

T.O.M. KATILIM BANKASI A.Ş.

UNCONSOLIDATED FINANCIAL STATEMENTS AND LIMITED REVIEW REPORT FOR THE INTERIM ACCOUNTING PERIOD ENDED JUNE 30, 2026

(Convenience translation of unconsolidated financial statements related disclosures and footnotes originally issued in Turkish)



**Shape the future
with confidence**

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Convenience Translation of the Auditor’s Review Report Originally Issued in Turkish

Independent Auditors’ Report on Review of Unconsolidated Interim Financial Information

To the Board of Directors of T.O.M. Katılım Bankası Anonim Şirketi

Introduction

We have reviewed the unconsolidated statement of financial position of T.O.M. Katılım Bankası Anonim Şirketi (“the Bank”) at June 30, 2026 and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders’ equity, unconsolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the unconsolidated financial statements for the six months period then ended. The Bank Management is responsible for the preparation and fair presentation of interim unconsolidated financial information in accordance with the Banking Regulation and Supervision Agency (“BRSA”) Accounting and Financial Reporting Legislation which includes “Regulation on Accounting Applications for Banks and Safeguarding of Documents” published in the Official Gazette no.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by BRSA and Turkish Accounting Standard 34 “Interim Financial Reporting” for those matters not regulated by the aforementioned regulations. Our responsibility is to express a conclusion on these interim unconsolidated financial statements based on our review.

Scope of Review

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, “Review of Interim Financial Information Performed by the Independent Auditor of the Entity”. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial reporting process, and applying analytical and other review procedures. A review of interim financial information is substantially less in scope than an independent audit performed in accordance with the Independent Auditing Standards and the objective of which is to express an opinion on the financial statements. Consequently, a review of the interim financial information does not provide assurance that the audit firm will be aware of all significant matters which would have been identified in an audit. Accordingly, we do not express an opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying unconsolidated financial statements do not give a true view of the unconsolidated financial position of the Bank as at June 30, 2026 and the results of its operations and its unconsolidated cash flows for the six months period then ended in all material respects in accordance with the BRSA Accounting and Financial Reporting Legislation.



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Report on other regulatory requirements arising from legislation

Based on our review, nothing has come to our attention that causes us to believe that the financial information provided in the accompanying interim activity report in Section VII, are not consistent with the reviewed unconsolidated financial statements and disclosures in all material respects.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi
A member firm of Ernst & Young Global Limited

Aykut Üşenti, SMMM
Partner

August 13, 2026
İstanbul, Türkiye



THE UNCONSOLIDATED FINANCIAL REPORT OF T.O.M. KATILIM BANKASI A.Ş. FOR THE SIX-MONTH PERIOD THEN ENDED JUNE 30, 2026

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The unconsolidated interim financial report for the six-month period ended prepared in accordance with the Communiqué of Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks as regulated by Banking Regulation and Supervision Agency, is comprised of the following sections:

- General Information About the Bank
- Unconsolidated Financial Statements of the Bank
- Explanations on Accounting Policies Applied in The Period
- Information on Financial Structure and Risk Management of the Bank
- Disclosures and Explanations on Unconsolidated Financial Statements
- Other Disclosures
- Independent Auditors' Limited Review Report
- Interim Activity Report

The unconsolidated financial statements for the six-month period and related disclosures and footnotes that are subject to independent review, are prepared in accordance with the Regulation on Accounting Applications for Banks and Safeguarding of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and the related statements and guidance, and in compliance with the financial records of our Bank and, unless stated otherwise, presented in **millions of Turkish Liras**.

Ahmet Yaşar AYDIN
Chairman of the Board
of Directors

Onur ÖZKAN
Member of the Board of
Directors, General
Manager

Muammer Cüneyt SEZGİN
Member of the Board of
Directors, Chairman of the
Audit Committee

Cengiz DOĞRU
Member of the Board of
Directors, Audit
Committee Member

Serkan Ermiş
Chief Financial and Finance
Officer

Özkan SÖNMEZ
Manager of Financial Affairs
and Finance

Contact information of the personnel in charge of the addressing of questions about this financial report:

Name-Surname/Position : Özkan SÖNMEZ / Finance and Accounting Manager
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T.O.M. KATILIM BANKASI ANONİM ŞİRKETİ
NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise stated.)

SECTION ONE
GENERAL INFORMATION ABOUT THE BANK

I. HISTORY OF THE BANK INCLUDING ITS INCORPORATION DATE, INITIAL LEGAL STATUS AND AMENDMENTS TO LEGAL STATUS:

T.O.M. Participation Bank Inc. (“the Bank”) obtained its establishment authorization pursuant to the decision of the Banking Regulation and Supervision Agency (“BRSA”) dated August 4, 2022, numbered 10282, published in the Official Gazette No. 31921 dated August 12, 2022. The Bank acquired legal personality following its registration with the Trade Registry Office on December 12, 2022. The Bank obtained its operating license pursuant to the BRSA decision dated March 30, 2023, numbered 10561, published in the Official Gazette No. 32149 dated March 31, 2023. It commenced operations by accepting its first customer on September 27, 2023.

The Bank’s principal field of activity is to collect funds from domestic and international sources through Current Accounts and Participation Accounts, in addition to its own capital, and to allocate such funds to the market; to carry out all kinds of financing activities within the framework of the Regulation on the Operating Principles of Digital Banks and Service Model Banking published in the Official Gazette dated 29 December 2021 and numbered 31704; to encourage the investment activities of real and legal persons engaged in agricultural, industrial and commercial activities and services, to participate in such activities, and to perform all such services and activities in accordance with the principles of participation banking.

Within the framework of participation banking principles, the Bank may conduct all types of banking transactions, as well as economic, commercial, and financial transactions, in accordance with the authorizations granted by the Banking Regulation and Supervision Agency (“BRSA”).

II. SHAREHOLDING STRUCTURE, SHAREHOLDERS JOINTLY OR INDIVIDUALLY HAVING DIRECT OR INDIRECT CONTROL OVER THE MANAGEMENT AND SUPERVISION OF THE BANK AND THE DISCLOSURES ON ANY RELATED CHANGES IN THE CURRENT PERIOD, IF ANY, AND INFORMATION ABOUT THE GROUP THAT THE BANK BELONGS TO:

As of June 30, 2026 and December 31, 2025, the major shareholders and share capital are as follows:

	30 June 2026		31 December 2025	
Name of Shareholders	Paid-in Capital	%	Paid-in Capital	%
Ahmet Yaşar AYDIN	7,508	71.50	4,290	71.50
Star Digital Investments Ltd.	2,625	25.00	1,500	25.00
Ali Taha AYDIN	105	1.00	60	1.00
Can ERSÖZ	105	1.00	60	1.00
Erhan BOSTAN	105	1.00	60	1.00
Tolga AKAR	52	0.50	30	0.50
Total (*)	10,500	100.00	6,000	100.00

(*) Following the General Assembly held on January 5, 2026, the share capital, previously amounting to TRY 6,000 was increased to TRY 10,500 and the related capital increase was published in the Official Gazette dated February 11, 2026.

T.O.M. KATILIM BANKASI A.Ş.**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026***(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise stated.)***GENERAL INFORMATION ABOUT THE BANK (Continued)****III. EXPLANATIONS REGARDING THE CHAIRMAN AND THE MEMBERS OF BOARD OF DIRECTORS, AUDIT COMMITTEE MEMBERS, GENERAL MANAGER AND ASSISTANT GENERAL MANAGERS AND THEIR SHARES IN THE BANK:**

Name	Title
Members of the Board of Directors	
Ahmet Yaşar AYDIN	Chairman of the Board of Directors
Can ERSÖZ	Vice Chairman of the Board of Directors, Credit Committee Member, Remuneration Committee Member
Tolga AKAR	Vice Chairman of the Board of Directors, Corporate Governance Committee Member
Erhan BOSTAN	Member of the Board of Directors, Chairman of the Corporate Governance Committee, Chairman of the Remuneration Committee
Muammer Cüneyt SEZGİN	Member of the Board of Directors, Chairman of the Audit Committee
Cengiz DOĞRU	Member of the Board of Directors, Audit Committee Member,
Aydın KAYA	Member of the Board of Directors, Chairman of the Information Systems Strategy and Steering Committee
Adnan Abdus Shakoor CHILWAN	Member of the Board of Directors, Remuneration Committee Member
Mohamed Saeed Ahmed Abdulla ALSHARIF	Member of the Board of Directors, Credit Committee Member
Rafia Mohammad Essa Alabbar ALSUWAİDİ	Member of the Board of Directors
Onur ÖZKAN	Member of the Board of Directors, Chief Executive Officer, Credit Committee Member, Member of the Information Systems Strategy and Steering Committee, Chairman of the Sustainability Committee, Chairman of the Asset and Liability Committee, Chairman of the Information Security Committee
Executive Vice Presidents	
Ahmet HACIOĞLU	Business Development
Mehmet KASAP	Treasury and Financial Institutions
Taylan GÜNEY	Information Technologies
Sedat KORG	Customer Services and Operations & Legal
Murat KÖKDEMİR	Information Security
Ayşe AKDAŞ (*)	Finance and Financial Affairs
Nil DURAN	Loans and Risk Analytics

(*) Resigned from the Company as of July 3, 2026.

T.O.M. KATILIM BANKASI A.Ş.**NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026***(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise stated.)***GENERAL INFORMATION ABOUT THE BANK (Continued)****IV. INFORMATION ON QUALIFIED SHAREHOLDERS OF THE BANK**

Current Period Name / Title	Share Amount	Share Ratio	Share amount	Unpaid Shares
Ahmet Yaşar AYDIN	7,508	71.50%	7,508	-
Star Digital Investments Ltd.	2,625	25.00%	2,625	-
Other	367	3.50%	367	-
Total	10,500	100.00%	10,500	-

Prior Period Name / Title	Share Amount	Share Ratio	Share amount	Unpaid Shares
Ahmet Yaşar AYDIN	4,290	71.50%	4,290	-
Star Digital Investments Ltd.	1,500	25.00%	1,500	-
Other	210	3.50%	210	-
Total	6,000	100.00%	6,000	-

V. EXPLANATIONS OF THE BANK'S SERVICES AND FIELD OF OPERATIONS

Without prejudice to the provisions of the Banking Law and other applicable legislation, the Bank's scope of activities is set out in its Articles of Association. The Bank collects funds and engages in retail and micro financing activities in accordance with the principles of interest-free (participation) banking.

Participation accounts at the Bank are opened under the following maturity groups: one-month maturity; up to three months (including three months); up to six months (including six months); up to one year (including one year); and broken maturities with a minimum maturity of 32 months.

The Bank is free to determine the profit participation rates that will arise from the operation of participation accounts. The loss-sharing ratio is applied at one hundred percent.

As of June 30, 2026, the Bank had 1,158 employees (December 31, 2025: 1,269).

VI. CURRENT OR LIKELY ACTUAL LEGAL BARRIERS TO IMMEDIATE TRANSFER OF EQUITY OR REPAYMENT OF DEBTS BETWEEN BANK AND ITS SUBSIDIARIES:

None.

SECTION TWO

UNCONSOLIDATED FINANCIAL STATEMENTS

- I.** Unconsolidated Balance Sheet (Statement of Financial Position)
- II.** Unconsolidated Statement of Off-Balance Sheet Items
- III.** Unconsolidated Statement of Profit or Loss (Income Statement)
- IV.** Unconsolidated Statement of Profit or Loss and Other Comprehensive Income
- V.** Unconsolidated Statement of Changes in Shareholders' Equity
- VI.** Unconsolidated Statement of Cash Flows

T.O.M. KATILIM BANKASI A.Ş.
UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026

(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise stated.)

I. Unconsolidated balance sheet (Statement of financial position)

ASSETS	Notes (V-I)	Independently Limited Reviewed Current Period (30/06/2026)			Audited Prior Period (31/12/2025)		
		TRY	FC	Total	TRY	FC	Total
I. FINANCIAL ASSETS (Net)		5,188	6,135	11,323	6,707	4,794	11,501
1.1 Cash and Cash Equivalents		716	2,571	3,287	3,126	1,088	4,214
1.1.1 Cash and Balances with Central Bank	(1)	653	1,855	2,508	1,677	542	2,219
1.1.2 Banks	(2)	63	716	779	14	546	560
1.1.3 Money Markets Placements		-	-	-	1,435	-	1,435
1.2 Financial Assets at Fair Value Through Profit or Loss	(3)	2,504	1,410	3,914	2,104	677	2,781
1.2.1 Government Debt Securities		-	685	685	-	677	677
1.2.2 Equity Instruments		-	-	-	-	-	-
1.2.3 Other Financial Assets		2,504	725	3,229	2,104	-	2,104
1.3 Financial Assets at Fair Value Through Other Comprehensive Income	(4)	1,935	2,154	4,089	1,449	3,029	4,478
1.3.1 Government Debt Securities		1,915	2,154	4,069	1,429	3,029	4,458
1.3.2 Equity Instruments		20	-	20	20	-	20
1.3.3 Other Financial Assets		-	-	-	-	-	-
1.4. Derivative Financial Assets		33	-	33	28	-	28
1.4.1 Derivative Financial Assets at Fair Value Through Profit or Loss	(5)	33	-	33	28	-	28
1.4.2 Derivative Financial Assets at Fair Value Through Other Comprehensive Income	(13)	-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED WITH AMORTISED COSTS (Net)		12,827	-	12,827	7,692	-	7,692
2.1 Loans	(6)	12,059	-	12,059	7,289	-	7,289
2.2 Leasing Receivables	(12)	-	-	-	-	-	-
2.3 Financial Assets Measured at Amortized Cost	(7)	-	-	-	-	-	-
2.3.1 Government Debt Securities		-	-	-	-	-	-
2.3.2 Other Financial Assets		-	-	-	-	-	-
2.4 Non-Performing Loans	(6)	1,406	-	1,406	628	-	628
2.5 Specific Provisions (-)	(6)	638	-	638	225	-	225
PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS(NET)	(8)	-	-	-	-	-	-
3.1 Held for Sale		-	-	-	-	-	-
3.2 Related to Discontinued Operations		-	-	-	-	-	-
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(15)	-	-	-	-	-	-
4.1 Investments in Associates (Net)	(9)	-	-	-	-	-	-
4.1.1 Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		-	-	-	-	-	-
4.2 Investment in Subsidiaries (Net)	(10)	-	-	-	-	-	-
4.2.1 Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2 Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
4.3 Investment in Joint Ventures (Net)	(11)	-	-	-	-	-	-
4.3.1 Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (Net)	(16)	285	-	285	195	-	195
VI. INTANGIBLE ASSETS (Net)	(17)	2,114	-	2,114	1,148	-	1,148
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		2,114	-	2,114	1,148	-	1,148
VII. INVESTMENT PROPERTIES (Net)	(14)	-	-	-	-	-	-
VIII. CURRENT TAX ASSETS		-	-	-	-	-	-
IX. DEFERRED TAX ASSETS	(18)	2,056	-	2,056	1,514	-	1,514
X. OTHER ASSETS	(19)	1,327	-	1,327	1,228	-	1,228
TOTAL ASSETS		23,797	6,135	29,932	18,484	4,794	23,278

The accompanying notes are an integral part of these financial statements.

T.O.M. KATILIM BANKASI A.Ş.
UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)
AS OF 30 JUNE 2026

(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise stated.)

I. Unconsolidated balance sheet (Statement of financial position)

		Notes (V-II)	Independently Limited Reviewed Current Period (30/06/2026)			Audited Prior Period (31/12/2025)		
			TRY	FC	Total	TRY	FC	Total
LIABILITIES								
I.	PARTICIPATION FUNDS	(1)	14,350	3,359	17,709	14,797	2,064	16,861
II.	FUNDS BORROWED	(2)	-	-	-	-	-	-
III.	MONEY MARKETS	(3)	-	-	-	-	-	-
IV.	SECURITIES ISSUED (Net)	(4)	-	-	-	-	-	-
V.	FUNDS		-	-	-	-	-	-
5.1	Funds of Loan Customers		-	-	-	-	-	-
5.2	Others		-	-	-	-	-	-
VI.	FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	(5)	-	-	-	-	-	-
VII.	DERIVATIVE FINANCIAL LIABILITIES	(6)	-	-	-	-	-	-
7.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss		-	-	-	-	-	-
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII.	LEASE PAYABLES	(7)	60	-	60	84	-	84
IX.	PROVISIONS	(8)	536	31	567	1,034	20	1,054
9.1	General Provision		406	22	428	294	8	302
9.2	Restructuring Provision		-	-	-	-	-	-
9.3	Reserves for Employee Benefits		42	-	42	37	-	37
9.4	Insurance for Technical Provision (Net)		-	-	-	-	-	-
9.5	Other Provisions		88	9	97	703	12	715
X.	CURRENT TAX LIABILITIES	(9)	317	-	317	177	-	177
XI.	DEFERRED TAX LIABILITIES	(10)	-	-	-	-	-	-
XII.	LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)	(11)	-	-	-	-	-	-
12.1	Held for Sale		-	-	-	-	-	-
12.2	Related to Discontinued Operations		-	-	-	-	-	-
XIII.	SUBORDINATED DEBT INSTRUMENTS	(12)	-	-	-	-	-	-
13.1	Loans		-	-	-	-	-	-
13.2	Other Debt Instruments		-	-	-	-	-	-
XIV.	OTHER LIABILITIES	(13)	4,131	26	4,157	1,449	30	1,479
XV.	SHAREHOLDERS' EQUITY	(14)	7,107	15	7,122	3,535	88	3,623
15.1	Paid-in Capital		10,500	-	10,500	6,000	-	6,000
15.2	Capital Reserves		-	-	-	-	-	-
15.2.1	Share Premiums		-	-	-	-	-	-
15.2.2	Share Cancellation Profits		-	-	-	-	-	-
15.2.3	Other Capital Reserves		-	-	-	-	-	-
15.3	Other Accumulated Comprehensive Income or Loss That Will Not Be Reclassified Through Profit or Loss		8	-	8	1	-	1
15.4	Other Accumulated Comprehensive Income or Loss That Will Be Reclassified Through Profit or Loss		(11)	15	4	29	88	117
15.5	Profit Reserves		-	-	-	-	-	-
15.5.1	Legal Reserves		-	-	-	-	-	-
15.5.2	Statutory Reserves		-	-	-	-	-	-
15.5.3	Extraordinary Reserves		-	-	-	-	-	-
15.5.4	Other Profit Reserves		-	-	-	-	-	-
15.6	Profit or Loss		(3,390)	-	(3,390)	(2,495)	-	(2,495)
15.6.1	Retained Earnings		(2,495)	-	(2,495)	(525)	-	(525)
15.6.2	Current Period's Net Profit / Loss		(895)	-	(895)	(1,970)	-	(1,970)
TOTAL LIABILITIES			26,501	3,431	29,932	21,076	2,202	23,278

The accompanying notes are an integral part of these financial statements.

T.O.M. KATILIM BANKASI A.Ş.
UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS
AS OF 30 JUNE 2026

(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise stated.)

II. Unconsolidated statement of off-balance sheet items

	Notes (V-III)	Independently Limited Reviewed Current Period (30/06/2026)			Audited Prior Period (31/12/2025)		
		TRY	FC	Total	TRY	FC	Total
A COMMITMENTS AND CONTINGENCIES (I+II+III)		59,933	2,851	62,784	49,648	2,763	52,411
I. GUARANTEES AND WARRANTIES		-	-	-	-	-	-
1.1. Letters of Guarantee		-	-	-	-	-	-
1.1.1. Guarantees Subject to State Tender Law		-	-	-	-	-	-
1.1.2. Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3. Other Letters of Guarantee		-	-	-	-	-	-
1.2. Bank Loans		-	-	-	-	-	-
1.2.1. Import Letter of Acceptances		-	-	-	-	-	-
1.2.2. Other Bank Acceptances		-	-	-	-	-	-
1.3. Letters of Credit		-	-	-	-	-	-
1.3.1. Documentary Letters of Credit		-	-	-	-	-	-
1.3.2. Other Letters of Credit		-	-	-	-	-	-
1.4. Guaranteed Refinancing		-	-	-	-	-	-
1.5. Endorsements		-	-	-	-	-	-
1.5.1. Endorsements to the Central Bank of Türkiye		-	-	-	-	-	-
1.5.2. Other Endorsements		-	-	-	-	-	-
1.6. Other Guarantees		-	-	-	-	-	-
1.7. Other Warrantees		-	-	-	-	-	-
II. COMMITMENTS	(1)	57,030	-	57,030	46,833	21	46,854
2.1. Irrevocable Commitments		57,030	-	57,030	46,833	21	46,854
2.1.1. Forward Asset Purchase and Sales Commitments		-	-	-	21	21	42
2.1.2. Share Capital Commitment to Associates and Subsidiaries		-	-	-	-	-	-
2.1.3. Loan Granting Commitments		-	-	-	-	-	-
2.1.4. Securities Underwriting Commitments		-	-	-	-	-	-
2.1.5. Commitments For Reserve Deposits Requirements		-	-	-	-	-	-
2.1.6. Payment Commitments for Checks		-	-	-	-	-	-
2.1.7. Tax and Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.8. Commitments For Credit Card Expenditure Limits		57,030	-	57,030	46,812	-	46,812
2.1.9. Commitments For Credit Cards and Banking Services Promotions		-	-	-	-	-	-
2.1.10. Receivables From Short Sale Commitments		-	-	-	-	-	-
2.1.11. Payables For Short Sale Commitments		-	-	-	-	-	-
2.1.12. Other Irrevocable Commitments		-	-	-	-	-	-
2.2. Revocable Commitments		-	-	-	-	-	-
2.2.1. Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2. Other Revocable Commitments		-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS	(2)	2,903	2,851	5,754	2,815	2,742	5,557
3.1. Derivative Financial Instruments Held for Risk Management		-	-	-	-	-	-
3.1.1. Fair Value Hedges		-	-	-	-	-	-
3.1.2. Cash Flow Hedges		-	-	-	-	-	-
3.1.3. Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.2. Held For Trading Transactions		2,903	2,851	5,754	2,815	2,742	5,557
3.2.1. Forward Foreign Currency Buy/Sell Transactions		2,903	2,851	5,754	2,815	2,742	5,557
3.2.1.1. Forward Foreign Currency Buy Transactions		2,903	2,851	5,754	2,815	2,742	5,557
3.2.1.2. Forward Foreign Currency Sell Transactions		-	-	-	-	-	-
3.2.2. Other Forward Buy/Sell Transactions		-	-	-	-	-	-
3.3. Other		-	-	-	-	-	-
B. CUSTODY AND PLEDGES SECURITIES (IV+V+VI)		1,994	3,119	5,113	6,680	-	6,680
IV. ITEMS HELD IN CUSTODY		1,994	3,119	5,113	6,680	-	6,680
4.1. Customers' Securities Held		-	-	-	-	-	-
4.2. Investment Securities Held in Custody		1,994	3,119	5,113	6,680	-	6,680
4.3. Checks Received for Collection		-	-	-	-	-	-
4.4. Commercial Notes Received for Collection		-	-	-	-	-	-
4.5. Other Assets Received for Collection		-	-	-	-	-	-
4.6. Assets Received for Public Offering		-	-	-	-	-	-
4.7. Other Items Under Custody		-	-	-	-	-	-
4.8. Custodians		-	-	-	-	-	-
V. PLEDGED ITEMS		-	-	-	-	-	-
5.1. Marketable Securities		-	-	-	-	-	-
5.2. Guarantee Notes		-	-	-	-	-	-
5.3. Commodity		-	-	-	-	-	-
5.4. Warranty		-	-	-	-	-	-
5.5. Properties		-	-	-	-	-	-
5.6. Other Pledged Items		-	-	-	-	-	-
5.7. Pledged Items-Depository		-	-	-	-	-	-
VI. ACCEPTED GUARANTEES AND WARRANTIES		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		61,927	5,970	67,897	56,328	2,763	59,091

The accompanying notes are an integral part of these financial statements.

T.O.M. KATILIM BANKASI A.Ş.
UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS (INCOME STATEMENT)
AS OF 30 JUNE 2026

(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise stated.)

III. Unconsolidated statement of profit or loss (Income statement)

		Independently Limited Reviewed Current Period 01/01/2026- 30/06/2026	Independently Limited Reviewed Current Period 01/04/2026- 30/06/2026	Independently Limited Reviewed Prior Period 01/01/2025- 30/06/2025	Independently Limited Reviewed Prior Period 01/04/2025- 30/06/2025
INCOME AND EXPENSE ITEMS	Notes (V-IV)				
I. PROFIT SHARE INCOME	(1)	1,887	1,026	649	397
1.1. Profit Share on Loans		1,075	623	328	172
1.2. Profit Share on Reserve Deposits		246	136	64	64
1.3. Profit Share on Banks		-	-	3	1
1.4. Profit Share on Money Market Placements		45	11	45	33
1.5. Profit Share on Marketable Securities Portfolio		427	205	176	106
1.5.1. Fair Value Through Profit or Loss		1	-	1	1
1.5.2. Fair Value Through Other Comprehensive Income		426	205	175	105
1.5.3. Measured at Amortized Cost		-	-	-	-
1.6. Finance Lease Income		-	-	-	-
1.7. Other Profit Share Income		94	51	33	21
II. PROFIT SHARE EXPENSE (-)	(2)	2,516	1,336	1,424	816
2.1. Expense on Profit Sharing Accounts		2,362	1,240	1,411	807
2.2. Profit Share Expense on Funds Borrowed		18	15	1	-
2.3. Profit Share Expense on Money Market Borrowings		123	75	-	-
2.4. Expense on Securities Issued		-	-	-	-
2.5. Profit Share Expense on Lease		13	6	12	9
2.6. Other Profit Share Expense		-	-	-	-
III. NET PROFIT SHARE INCOME (I - II)		(629)	(310)	(775)	(419)
IV. NET FEES AND COMMISSIONS INCOME/(EXPENSE)		1,204	756	82	53
4.1. Fees and Commissions Received		1,521	904	209	130
4.1.1. Non-Cash Loans		-	-	-	-
4.1.2. Other		1,521	904	209	130
4.2. Fees and Commissions Paid (-)		317	148	127	77
4.2.1. Non-Cash Loans		-	-	-	-
4.2.2. Other		317	148	127	77
V. DIVIDEND INCOME	(3)	-	-	-	-
VI. NET TRADING INCOME / LOSS	(4)	1,228	555	1,080	643
6.1. Capital Market Transaction Gains/Losses		449	254	330	186
6.2. Gains/Losses from Derivative Financial Instruments		10	59	17	24
6.3. Foreign Exchange Gains/Losses		769	242	733	433
VII. OTHER OPERATING INCOME	(5)	210	155	111	58
VIII. GROSS OPERATING INCOME / (LOSS) (III+IV+V+VI+VII)		2,013	1,156	498	335
IX. EXPECTED LOSS PROVISIONS (-)		968	620	236	185
X. OTHER PROVISIONS (-)		-	-	-	-
XI. PERSONNEL EXPENSES (-)		840	365	579	314
XII. OTHER OPERATING EXPENSES (-)	(6)	1,597	795	922	520
XIII. NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)		(1,392)	(624)	(1,239)	(684)
XIV. EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER		-	-	-	-
XV. INCOME / (LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD		-	-	-	-
XVI. INCOME / (LOSS) ON NET MONETARY POSITION		-	-	-	-
XVII. PROFIT/(LOSS) FROM CONTINUED OPERATIONS BEFORE TAXES (XII+...+XV)	(7)	(1,392)	(624)	(1,239)	(684)
XVII. TAX PROVISION FOR CONTINUED OPERATIONS (±)	(8)	(497)	(235)	(446)	(220)
18.1. Current Tax Provision		-	-	-	-
18.2. Deferred Tax Expense Effect (+)		79	59	74	60
18.3. Deferred Tax Income Effect (-)		576	294	520	280
XIX. CURRENT PERIOD PROFIT/(LOSS) FROM CONTINUED OPERATIONS (XV±XVI)	(9)	(895)	(389)	(793)	(464)
XX. INCOME FROM DISCONTINUED OPERATIONS		-	-	-	-
20.1. Income on Non-Current Assets Held for Sale		-	-	-	-
20.2. Income on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-	-	-	-
20.3. Income on Other Discontinued Operations		-	-	-	-
XXI. EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-	-	-
21.1. Expenses from Non-Current Assets Held for Sale		-	-	-	-
21.2. Expenses from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-	-	-	-
21.3. Expenses From Other Discontinued Operations		-	-	-	-
XXII. PROFIT / (LOSS) BEFORE TAX FROM DISCONTINUED OPERATIONS (XX-XXI)		-	-	-	-
XXII. TAX PROVISION FOR DISCONTINUED OPERATIONS (±)		-	-	-	-
23.1. Current Tax Provision		-	-	-	-
23.2. Deferred Tax Expense Effect (+)		-	-	-	-
23.3. Deferred Tax Income Effect (-)		-	-	-	-
XXIV. CURRENT PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)		-	-	-	-
XXV. NET PROFIT/LOSS (XIX+XXIV)	(11)	(895)	(389)	(793)	(464)
Earnings Per Share Income/Loss (Full TRY)		(0.08605)	(0.03714)	(0.15252)	(0.15395)

The accompanying notes are an integral part of these financial statements.

T.O.M. KATILIM BANKASI A.Ş.**UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME AS OF 30 JUNE 2026***(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise stated.)***IV. Unconsolidated statement of profit or loss and other comprehensive income**

		Independently Limited Reviewed Current Period 01/01/2026-30/06/2026	Independently Limited Reviewed Prior Period 01/01/2025-30/06/2025
IV.	STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		
I.	CURRENT PROFIT/LOSS	(895)	(793)
II.	OTHER COMPREHENSIVE INCOME	(106)	15
2.1	Other Comprehensive Income Not Reclassified Through Profit or Loss	7	1
2.1.1	Property and Equipment Revaluation Increase/Decrease	-	-
2.1.2	Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3	Defined Benefit Pension Plan Remeasurement Gain/Loss	10	1
2.1.4	Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-
2.1.5	Taxes Related to Other Comprehensive Income Items Not Reclassified Through Profit or Loss	(3)	-
2.2	Other Comprehensive Income Reclassified Through Profit or Loss	(113)	14
2.2.1	Foreign Currency Translation Difference	-	-
2.2.2	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value Through Other Comprehensive Income	(161)	16
2.2.3	Cash Flow Hedge Income/Loss	-	-
2.2.4	Foreign Net Investment Hedge Income/Loss	-	-
2.2.5	Other Comprehensive Income Items Reclassified Through Profit or Losses	-	-
2.2.6	Taxes Related Other Comprehensive Income Items Reclassified Through Profit or Loss	48	(2)
III.	TOTAL COMPREHENSIVE INCOME (LOSS) (I+II)	(1,001)	(778)

The accompanying notes are an integral part of these financial statements.

T.O.M. KATILIM BANKASI ANONİM ŞİRKETİ
UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 30 JUNE 2026

(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise stated.)

V. Unconsolidated statement of changes in shareholder's equity

V. STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY					Other comprehensive income and expenses not to be reclassified to profit or loss			Other Comprehensive Income and Expenses to be Reclassified to Profit or Loss			Profit Reserves	Prior Period Profit or (Loss)	Net Profit/Loss for the Period	Total Shareholders' Equity
					1	2	3	4	5	6				
Prior Period (01/01/2025-30/06/2025)														
I.	Prior Period Ending Balance	3,000	-	-	-	(4)	-	-	(10)	-	-	170	(695)	2,461
II.	Corrections and Accounting Policy Changes Made According to TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1.	Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2.	Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	New Balance (I+II)	3,000	-	-	-	(4)	-	-	(10)	-	-	170	(695)	2,461
IV.	Total Comprehensive Income (Loss)	-	-	-	-	1	-	-	14	-	-	-	(793)	(778)
V.	Capital Increase by Cash	2,200	-	-	-	-	-	-	-	-	-	-	-	2,200
VI.	Capital Increase by Internal Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Paid in Capital Inflation Adjustment Difference	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds to Share	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase / Decrease by Other Changes	-	-	-	-	-	-	-	-	-	-	(695)	695	-
XI.	Profit Distribution	-	-	-	-	-	-	-	-	-	-	-	-	-
11.1	Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Legal Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at end of the period (III+IV+.....+X+XI)					-	(3)	-	-	4	-	-	(525)	(793)	3,883
Current Period (01/01/2026-30/06/2026)														
I.	Prior Period Ending Balance	6,000	-	-	-	1	-	-	117	-	-	(525)	(1,970)	3,623
II.	Corrections and Accounting Policy Changes Made According to TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1.	Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2.	Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	New Balance (I+II)	6,000	-	-	-	1	-	-	117	-	-	(525)	(1,970)	3,623
IV.	Total Comprehensive Income (Loss)	-	-	-	-	7	-	-	(113)	-	-	-	(895)	(1,001)
V.	Capital Increase by Cash	4,500	-	-	-	-	-	-	-	-	-	-	-	4,500
VI.	Capital Increase by Internal Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Paid in Capital Inflation Adjustment Difference	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds to Share	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase / Decrease by Other Changes	-	-	-	-	-	-	-	-	-	-	(1,970)	1,970	-
XI.	Profit Distribution	-	-	-	-	-	-	-	-	-	-	-	-	-
11.1	Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Legal Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Balances at end of the period (III+IV+.....+X+XI)					-	8	-	-	4	-	-	(2,495)	(895)	7,122

1. Accumulated revaluation increases/decreases of fixed assets,

2. Accumulated remeasurement gains/losses of defined benefit plans,

3. Other (accumulated amounts of other comprehensive income items that will not be reclassified to profit or loss and other comprehensive income from equity method investments)

4. Currency translation differences,

5. Accumulated revaluation and/or reclassification gains/losses of financial assets at fair value through other comprehensive income,

6. Other (Cash flow hedge gains/losses represent the share of other comprehensive income from equity method investments to be reclassified to profit/loss and the accumulated amounts of other comprehensive income items to be reclassified as other profit or loss.)

The accompanying notes are an integral part of these financial statements.

T.O.M. KATILIM BANKASI A.Ş.
UNCONSOLIDATED STATEMENT OF CASH FLOWS
AS OF 30 JUNE 2026

(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise stated.)

VI. Unconsolidated statement of cash flows

		Notes	Independently Limited Reviewed Current Period	Independently Limited Reviewed Prior Period
VI.	STATEMENT OF CASH FLOWS	(V-VI)	01/01/2026 - 30/06/2026	01/01/2025 - 30/06/2025
A.	CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating Profit / (Loss) Before Changes in Assets and Liabilities from Banking Operations		(2,058)	(561)
1.1.1	Profit Share Income Received		1,393	515
1.1.2	Profit Share Expense Paid		(2,256)	(1,049)
1.1.3	Dividends Received		-	-
1.1.4	Fees and Commissions Received		1,521	209
1.1.5	Other Income		463	1,231
1.1.6	Collections from Previously Written Off Loans		271	58
1.1.7	Payments to Personnel and Service Suppliers		(2,326)	(727)
1.1.8	Taxes Paid		(561)	-
1.1.9	Others		(563)	(798)
1.2	Changes in Assets and Liabilities from Banking Operations		(462)	2,686
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		1,410	(822)
1.2.2	Net (Increase) Decrease in Due from Banks and Other Financial Institutions		-	-
1.2.3	Net (Increase) Decrease in Loans		(5,458)	(1,216)
1.2.4	Net (Increase) Decrease in Other Assets		(175)	(495)
1.2.5	Net Increase (Decrease) in Participation Funds from Banks		-	-
1.2.6	Net Increase (Decrease) in Other Participation Funds		588	5,016
1.2.7	Net Increase (Decrease) in Financial Liabilities Measured at Financial Assets at Fair Value Through Profit or Loss		-	-
1.2.8	Net Increase (Decrease) in Funds Borrowed		-	-
1.2.9	Net Increase (Decrease) in Due Payables		-	-
1.2.10	Net Increase (Decrease) in Other Liabilities		3,173	203
I.	Net Cash Provided From / (Used in) Banking Operations		(2,520)	2,125
B.	CASH FLOWS FROM INVESTING ACTIVITIES			
II.	Net Cash Provided from / (Used in) Investing Activities		(3,232)	(3,019)
2.1	Cash Paid for Purchase Jointly Controlled Operations, Associates and Subsidiaries		-	-
2.2	Cash Obtained from Sale of Jointly Controlled Operations, Associates and Subsidiaries		-	-
2.3	Fixed Assets Purchases		(1,316)	(43)
2.4	Fixed Assets Sales		-	-
2.5	Cash Paid for Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(1,982)	(2,658)
2.6	Cash Obtained from Sale of Financial Assets at Fair Value Through Other Comprehensive Income		66	-
2.7	Cash Paid for Purchase of Investment Securities		-	-
2.8	Cash Obtained from Sale of Investment Securities		-	-
2.9	Other		-	(318)
C.	CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net Cash Provided from / (Used in) Financing Activities		4,467	2,179
3.1	Cash Obtained from Funds Borrowed and Securities Issued		-	-
3.2	Cash Used for Repayments of Funds Borrowed and Securities Issued		-	-
3.3	Equity Instruments Issued		4,500	2,200
3.4	Dividends Paid		-	-
3.5	Payments for Finance Leases		(33)	(21)
3.6	Other		-	-
IV.	Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	(1)	18	5
V.	Net Increase (Decrease) in Cash and Cash Equivalents (I+II+III+IV)	(1)	(1,267)	1,290
VI.	Cash and Cash Equivalents at the Beginning of the Period	(1)	3,776	411
VII.	Cash and Cash Equivalents at the End of the Period	(1)	2,509	1,701

The accompanying notes are an integral part of these financial statements.

T.O.M. KATILIM BANKASI A.Ş.
NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise stated.)

SECTION THREE

EXPLANATIONS ON ACCOUNTING POLICIES

I. EXPLANATIONS ON BASIS OF PRESENTATION

a. The preparation of financial statements and related notes according to Turkish Accounting Standards and Regulation on the Procedures and Principles for Accounting Practices and Retention of Documents by Banks:

The Bank prepares its unconsolidated financial statements in accordance with the “Regulation on the Principles and Procedures Regarding Banks’ Accounting Practices and Retention of Documents” published in the Official Gazette dated November 1, 2006 and numbered 26333; other regulations issued by the Banking Regulation and Supervision Agency regarding banks’ accounting and record-keeping systems; as well as circulars and guidelines issued by the Banking Regulation and Supervision Agency (“BRSA”); and, for matters not regulated therein, the provisions of the Turkish Financial Reporting Standards (“TFRS”) put into effect by the Public Oversight, Accounting and Auditing Standards Authority (“POA”), collectively referred to as the “BRSA Accounting and Financial Reporting Legislation.

”The format and content of the unconsolidated financial statements to be publicly disclosed, as well as the related disclosures and notes, have been prepared in accordance with the “Communiqué on the Financial Statements to be Publicly Disclosed by Banks and the Related Disclosures and Notes” published in the Official Gazette dated June 28, 2012 and numbered 28337, and the “Communiqué on Public Disclosures Regarding Risk Management by Banks” published in the Official Gazette dated October 23, 2015 and numbered 29511, together with the communiqués amending and supplementing these regulations. The Bank maintains its accounting records in Turkish Lira in accordance with the Banking Law, the Turkish Commercial Code, and Turkish tax legislation.

Unconsolidated financial statements, except for financial assets and liabilities measured at fair value, are prepared on a historical cost basis and presented in millions of Turkish Lira (“TRY”) in the financial statements and related disclosures and notes, unless otherwise stated.

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities as of the reporting date, as well as the disclosure of contingent assets and liabilities and the reported amounts of income and expenses during the reporting period. Although these estimates are based on management’s best knowledge and judgment, actual results may differ from these estimates. The assumptions and estimates used, as well as the effects of changes therein, are disclosed in the relevant notes. Deferred tax assets are recognized to the extent that it is probable that taxable profit will be available in future periods.

Deferred tax assets are calculated based on unused tax losses carried forward and deductible temporary differences. In assessing the recoverability of deferred tax assets, the Bank considers carried forward tax losses recorded in the statutory accounts that are expected to be deductible from future taxable income, taking into account the domestic minimum corporate tax introduced by legislation published in the Official Gazette, as well as temporary differences arising from inflation accounting adjustments in accordance with the Tax Procedure Law dated December 30, 2023 and numbered 32415 (2nd Repeated). Deferred tax assets are recognized when it is probable that future taxable profit will allow the realization of the related tax benefit. Accordingly, the recognition of deferred tax assets depends on projections of future financial performance. In this context, future taxable profit projections are taken into account. The Bank reviews its projections on an annual basis and revises the carrying amount of deferred tax assets if necessary.

The accounting policies adopted and valuation principles applied in the preparation of the financial statements are determined in accordance with the regulations, communiqués, explanations and circulars issued by the Banking Regulation and Supervision Agency (“BRSA”) regarding accounting and financial reporting principles, and, for matters not regulated therein, in accordance with Turkish Accounting Standards/Turkish Financial Reporting Standards (“TAS/TFRS”) issued by the Public Oversight, Accounting and Auditing Standards Authority (“POA”) (collectively, the “BRSA Accounting and Financial Reporting Legislation”).

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

I. EXPLANATIONS ON BASIS OF PRESENTATION (Continued)

b. Changes in accounting policies and disclosures:

Amendments to TAS/TFRS that became effective as of January 1, 2026 do not have a significant impact on the Bank's accounting policies, financial position, or performance. Amendments to TAS and TFRS that have been issued but are not yet effective as of the date of authorization of the financial statements are not expected to have a significant impact on the Bank's accounting policies, financial position, or performance.

c. Adjustment of financial statements for the current purchasing power of money

In its announcement dated November 23, 2023, the Public Oversight, Accounting and Auditing Standards Authority ("POA") resolved those entities applying TFRS shall implement "TAS 29 – Financial Reporting in Hyperinflationary Economies" in their financial statements starting from the reporting period ending December 31, 2023. The POA also granted regulatory and supervisory authorities the discretion to determine different transition dates for the application of TAS 29 within their respective jurisdictions. In this context, pursuant to the Banking Regulation and Supervision Agency's ("BRSA") decisions dated December 12, 2023 and numbered 10744, and December 5, 2024 and numbered 11021, it was resolved that the financial statements of banks, as well as financial leasing, factoring, financing, savings financing, and asset management companies, would not be subject to inflation adjustments required under TAS 29 for the years 2023, 2024, and 2025. Furthermore, in accordance with the Board decision dated December 18, 2025 and numbered 11340, it was resolved that such entities would not apply inflation accounting in 2026 as well.

II. EXPLANATIONS ON UTILIZATION STRATEGY OF FINANCIAL INSTRUMENTS AND FOREIGN CURRENCY TRANSACTIONS:

The Bank's principal activities include extending all types of cash and non-cash loans denominated in Turkish Lira and foreign currencies, conducting transactions in domestic and international money and capital markets, and collecting Turkish Lira and foreign currency current and participation accounts. As of the reporting date, a significant portion of the Bank's funding sources consists of participation funds and shareholders' equity. The Bank primarily utilizes these resources in loans and lease certificates (sukuk). The Bank's liquidity structure is managed to ensure that all maturing obligations can be met.

Foreign currency transactions are initially recorded using the Bank's counter foreign exchange buying rates prevailing on the transaction date. At period ends, foreign currency denominated monetary assets and liabilities are translated into Turkish Lira using the Bank's counter foreign exchange buying rates at the reporting date, and the resulting exchange differences are recognized in profit or loss under "foreign exchange gains/losses."

Exchange differences arising from the translation of monetary financial assets into Turkish Lira are recognized in profit or loss. The Bank does not have any capitalized exchange differences.

The Bank manages its balance sheet and equity in line with market conditions, with the objective of maintaining liquidity, foreign exchange and credit risks within defined limits and maximizing profitability. This process is carried out within the risk limits determined by the Board of Directors and executed by the Asset and Liability Committee (ALCO).

III. EXPLANATIONS ON ASSOCIATES, SUBSIDIARIES AND JOINTLY CONTROLLED ENTITIES

None.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

IV. EXPLANATIONS ON FORWARD TRANSACTIONS AND OPTION CONTRACTS AND DERIVATIVE INSTRUMENTS

The Bank's derivative instruments are classified, measured, and recognized in accordance with the provisions of TFRS 9 – Financial Instruments. Derivatives are initially recognized at their fair values and are subsequently measured at fair value in the following periods. Receivables and payables arising from derivative transactions are recorded in off-balance sheet accounts at their contractual (notional) amounts. In subsequent periods, derivatives are measured at fair value and, depending on whether the fair value is positive or negative, are presented in the statement of financial position under “Derivative Financial Assets at Fair Value Through Profit or Loss” or “Derivative Financial Liabilities at Fair Value Through Profit or Loss,” respectively. These amounts presented in the statement of financial position reflect the fair values of the derivative instruments. Changes in the fair value of derivatives resulting from subsequent measurement are recognized in profit or loss under Derivative Financial Transactions.

V. EXPLANATIONS ON PROFIT SHARE INCOME AND EXPENSE

Profit share income from funds extended is recognized on an accrual basis using the effective profit rate method and is accounted for under profit share income in the financial statements. In applying the effective profit rate method, fees included in the calculation of the effective profit rate and transaction costs are amortized over the expected life of the financial instrument. If a financial asset becomes credit-impaired and is classified as a non-performing exposure, profit accruals and discounts for the relevant customer are calculated in accordance with TFRS 9 – Financial Instruments. The Bank calculates expense discounts on profit/loss participation accounts based on the unit value method, and such amounts are presented under “Participation Funds” in the statement of financial position.

VI. EXPLANATIONS ON FEES AND COMMISSION INCOME AND EXPENSES

Commission income and expenses arising from banking, agency, and intermediary services are recognized as income or expense when collected or paid, in accordance with TFRS 15 – Revenue from Contracts with Customers.

VII. EXPLANATIONS ON FINANCIAL ASSETS

Financial assets are recognized and derecognized in accordance with the provisions of “Recognition and Derecognition” set out in Chapter 3 of TFRS 9 – Financial Instruments. Financial assets are initially measured at fair value upon initial recognition. For financial assets other than those measured at fair value through profit or loss, transaction costs are added to or deducted from the fair value at initial measurement. Financial instruments are recognized in the Bank's statement of financial position when the Bank becomes a party to the contractual provisions of the instrument.

The Bank classifies and accounts for its financial assets as “Financial Assets at Fair Value Through Profit or Loss,” “Financial Assets at Fair Value Through Other Comprehensive Income,” or “Financial Assets Measured at Amortized Cost.” Such classification depends on the business model used by management for managing the financial assets and the contractual cash flow characteristics of the financial assets at the time of initial recognition.

Classification and Measurement under TFRS 9

Under TFRS 9 – Financial Instruments, financial assets are classified as those measured at amortized cost, at fair value through other comprehensive income, or at fair value through profit or loss.

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)

a. Financial assets at fair value through profit or loss

Financial assets at fair value through profit or loss are those that are managed under a business model other than those aimed at collecting contractual cash flows or both collecting contractual cash flows and selling financial assets; those acquired principally for the purpose of generating profit from short-term fluctuations in price or similar factors in the market, or that form part of a portfolio managed with the objective of short-term profit; and those whose contractual terms do not give rise to cash flows that are solely payments of principal and profit share on the principal amount outstanding.

Financial assets at fair value through profit or loss are initially recognized at fair value and are subsequently measured at fair value. Gains and losses arising from subsequent measurement are recognized in profit or loss.

b. Financial assets at fair value through other comprehensive income

A financial asset is classified as at fair value through other comprehensive income if it is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets, and if the contractual terms of the financial asset give rise, on specified dates, to cash flows that are solely payments of principal and profit share on the principal amount outstanding.

c. Financial assets measured by amortized cost

None.

VIII. EXPLANATIONS ON IMPAIRMENT IN FINANCIAL ASSETS

Explanations regarding the Regulation on Provisions

The Bank commenced its operations on September 27, 2023. The Bank applied to the Banking Regulation and Supervision Agency ("BRSA") to opt out of applying the impairment requirements of TFRS 9 under paragraph six of Article 9 of the "Regulation on the Procedures and Principles for the Classification of Loans and Provisions to be Set Aside," and this request was approved by the BRSA.

Accordingly, the Bank does not calculate impairment using the expected credit loss model under TFRS 9. Instead, until December 31, 2027, it calculates and recognizes provisions in accordance with the provisions of Articles 10, 11, 13, and 15 of the Regulation, which govern "general and specific provisions to be set aside by banks not applying TFRS 9.

Write-off Policy

In accordance with the provisions of the "Regulation Amending the Regulation on the Procedures and Principles for the Classification of Loans and Provisions to be Set Aside," published in the Official Gazette dated July 6, 2021 and numbered 31533 by the Banking Regulation and Supervision Agency ("BRSA"), the portion of loans classified under "Group V – Loans Classified as Loss" for which no reasonable expectation of recovery exists—due to the borrower's default and for which lifetime expected credit loss provisions or specific provisions have been recognized—is written off from the records within a period deemed appropriate by the Bank, specific to the borrower's condition, starting from the first reporting period following their classification in this group. The write-off of loans is an accounting practice and does not result in a waiver of the Bank's legal rights to the receivable. As of the current reporting period, no loans have been written off by the Bank under this amendment.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

IX. EXPLANATIONS ON OFFSETTING OF FINANCIAL INSTRUMENT

Financial assets and liabilities are offset, and the net amount is reported in the balance sheet when the Parent Bank has a legally enforceable right to offset the recognized amounts and there is an intention to collect/pay the related financial assets and liabilities on a net basis, or to realize the asset and settle the liability simultaneously.

X. EXPLANATIONS ON SALE AND REPURCHASE AGREEMENTS AND LENDING OF SECURITIES

None.

XI. EXPLANATIONS ON ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS AND RELATED LIABILITIES

None.

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XII. EXPLANATIONS ON GOODWILL AND OTHER INTANGIBLE ASSETS

As of the balance sheet date, there is no goodwill in the Bank's financial statements.

Other intangible assets are initially recognized at cost, comprising the purchase price and any directly attributable costs necessary to bring the asset to its intended use. Subsequent to initial recognition, other intangible assets are measured at cost less accumulated amortization and, if any, accumulated impairment losses.

Other intangible assets are amortized over their estimated useful lives using the straight-line method. The determination of useful lives is based on factors such as the expected period of use of the asset, technical, technological or other types of obsolescence, and the level of maintenance expenditures required to obtain the expected economic benefits from the asset. There has been no change in the amortization method during the current period.

Following the acquisition of the “Hadi” brand and related customer portfolio from TOM Pay Elektronik Para ve Ödeme Hizmetleri A.Ş., a related group company, customer relationships amounting to TRY 299,100 and a brand amounting to TRY 11,170 have been recognized under other intangible assets based on the valuation report prepared by an independent valuation firm.

The Bank capitalizes costs incurred for computer software under other intangible assets – intangible rights, and amortizes them over their useful lives, ranging from 3 to 15 years, by including development costs in the initial cost of the software.

XIII. EXPLANATIONS ON TANGIBLE ASSETS

Property and equipment are initially recognized at cost, comprising the purchase price and any directly attributable costs necessary to bring the asset to its intended use.

Subsequent to initial recognition, property and equipment are presented in the financial statements at cost less accumulated depreciation and, if any, accumulated impairment losses. Property and equipment are depreciated over their estimated useful lives using the straight-line method. There has been no change in the depreciation method during the current period.

Routine maintenance and repair expenditures are recognized as expenses as incurred. Expenditures that enhance the future economic benefits of the asset by increasing its capacity or extending its useful life are capitalized as part of the cost of the asset. Such capital expenditures include costs that extend the useful life of the asset, increase its service capacity, improve the quality of the goods or services produced, or reduce operating costs.

Gains or losses arising from the disposal of property and equipment are determined as the difference between the net disposal proceeds and the net carrying amount of the asset and are recognized in profit or loss.

There are no pledges, mortgages, or other encumbrances on property and equipment, nor are there any commitments for their acquisition or restrictions on the use of rights over such assets.

Depreciation of property and equipment is calculated using the straight-line method. The depreciation rates are determined based on the estimated useful lives of the assets, and the rates applied are as follows:

	Depreciation Rate (%)
Safes	50 Years
Furniture, Fixtures and Office Equipment	2-15 Years

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XIV. EXPLANATIONS ON LEASING TRANSACTIONS

Operational Leasing Transactions

Transactions as a tenant

At the beginning of a contract, the bank evaluates whether the contract is a lease or includes a lease transaction. In the event that the contract transfers the right to control the use of the defined asset for a specified period of time in exchange for a price, this contract is in the nature of a lease or includes a lease transaction. The bank reflects a right-of-use asset and a lease obligation in its financial statements on the date the lease actually begins.

Existence of the right of use;

The Bank applies the "TFRS 16 - Leases" standard in the accounting of leasing transactions.

Pursuant to the "TFRS 16 - Leases" standard, the Bank calculates the amount of the "right of use" at the beginning of the lease based on the present value of the lease payments of the fixed asset subject to the lease and includes it in the "tangible fixed assets".

The cost of a right-of-use asset includes the following:

- a) The initial measurement amount of the rental liability,
- b) The amount obtained by deducting all rental incentives received from all rental payments made on or before the date on which the lease actually commences.
- c) All initial direct costs incurred by the bank

When applying the bank cost method, the right-of-use entity is:

- a) Deducted accumulated depreciation and accumulated impairment losses, and
- b) Measure it on the basis of its cost adjusted for the remeasurement of the rental liability.

While depreciating the right-of-use asset, the Bank applies the depreciation provisions in the TAS 16 Tangible Fixed Assets standard.

Rental obligation:

On the date on which the lease actually begins, the Bank measures the lease obligation on the present value of the rent payments that have not been paid on that date. Lease payments are discounted using the implied markup rate on the lease if this rate can be easily determined. If this ratio cannot be easily determined, the Bank uses the Bank's alternative borrowing profit rate. Lease payments included in the measurement of the lease obligation on the date of actual commencement of the lease shall consist of payments to be made for the right to use the underlying asset during the lease period and which have not been paid on the date the lease actually commences:

After the date on which the lease actually begins, the Bank measures the rental obligation as follows:

- a) Increases the book value to reflect the rate of profit on the rental obligation,
- b) Reduces the book value to reflect the rental payments that have been made, and
- c) Remeasure the book value to reflect revaluations and restructurings, or to reflect revised essentially fixed lease payments.

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XIV. EXPLANATIONS ON LEASING TRANSACTIONS (continued)

The profit share relating to the lease liability for each period within the lease term is determined by applying a constant periodic profit rate to the remaining balance of the lease liability. The Participation Bank also acts as a lessor in lease transactions. In such cases, assets subject to lease are presented in the statement of financial position as a receivable equal to the net investment in the lease. The total lease payments, comprising both principal and profit share components, are recognized on a gross basis under lease receivables. The difference between the total lease payments and the cost of the underlying asset, representing the profit share, is recognized under unearned lease income. As lease payments are collected, the principal amount is deducted from the lease receivables account, while the profit share portion is deducted from the unearned profit income account and recognized in the income statement.

XV. EXPLANATIONS ON PROVISIONS AND CONTINGENT LIABILITIES

Provisions and contingent liabilities other than the expected loss provisions set aside for loans and other receivables Provisions, other than expected credit loss allowances for loans and other receivables, and contingent liabilities are accounted for in accordance with TAS 37 – Provisions, Contingent Liabilities and Contingent Assets.

The Bank reserves provisions if there is an existing obligation (legal or implied) arising from a past event, if resources with economic benefits for the fulfillment of the obligation are likely to exit the business, and if the amount of the obligation can be safely estimated. In cases where the amount cannot be measured reliably enough and there is no possibility of funds from the Bank to fulfill the obligation, the obligation in question is considered "Contingent" and is explained in the footnotes.

Provisions are allocated based on these data for those whose data are clear from transactions that may affect the financial structure, and on an estimated basis for those who are otherwise.

As of the balance sheet date, there are no contingent events that are likely to occur as a result of past events and the amount of which can be reliably measured.

Contingent assets usually consist of unplanned or other unexpected events that give rise to the possibility of economic benefits entering the business. These assets are not included in the financial statements, as the representation of contingent assets in the financial statements may result in the recognition of an income that can never be obtained. Contingent assets are disclosed in the footnotes to the financial statements, if economic benefits are likely to enter the business. Contingent assets are subject to continuous evaluation to ensure that the relevant developments are accurately reflected in the financial statements. In the event that the economic benefit becomes almost certain to enter the Bank, the relevant asset and the income related to it are reflected in the financial statements of the period in which the change occurs.

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XVI. EXPLANATIONS ON LIABILITIES RELATING TO EMPLOYEE BENEFITS

a. Severance Pay and Rights of Leave

The Bank recognizes its obligations regarding severance pay and leave rights in accordance with the provisions of TAS 19 “Turkish Accounting Standard for Employee Benefits” and has calculated its liabilities arising from future severance pay and leave rights based on their net present value and reflected them in the financial statements.

In accordance with the applicable legislation, the Bank is obliged to pay severance to employees upon retirement, resignation or dismissal if legal conditions are met, termination due to military service, death, and to female employees who voluntarily resign within one year following their marriage. Severance pay is calculated based on the employee's salary at the date of departure (provided that it does not exceed the statutory severance pay ceiling), and in line with the employee’s working status at the Bank and the social security institution to which the employee is affiliated. Severance pay liabilities are calculated using actuarial assumptions.

In determining this liability, assumptions are made regarding parameters such as employee turnover rates and future salary increases. As of June 30, 2026, the Bank’s severance pays liability amounts to TRY 17 (December 31, 2025: TRY 16).

Pursuant to the “Communiqué on Turkish Accounting Standard for Employee Benefits (TAS 19)” (Serial No: 9) published in the Official Gazette dated 12 March 2013 and numbered 28585 by the Public Oversight Accounting and Auditing Standards Authority, the accounting treatment of actuarial gains and losses arising from changes in actuarial assumptions or differences between actuarial assumptions and actual outcomes was amended to be applied for accounting periods beginning after 31 December 2012. The Bank classified an actuarial gain of TRY 8 under shareholders' equity (December 31, 2025: TRY 1 gain).

The liability for unused vacation pay is calculated based on the number of unused leave days, determined by deducting the number of leave days taken by each employee from their statutory entitlement. As of June 30, 2026, the Bank’s liability arising from leave rights amounts to TRY 25 (December 31, 2025: TRY 22).

The Bank does not have any foundations, funds, or similar institutions to which its employees are members. The Bank does not employ personnel under fixed-term contracts.

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XVII. EXPLANATIONS ON TAXATION

a. Current Tax

As of June 30, 2026, a corporate income tax rate of 30% has been applied in the financial statements. Pursuant to Law No. 7316 published in the Official Gazette dated April 22, 2021, the corporate income tax rate was increased to 25% for the 2021 taxation period, effective for the taxation period commencing on January 1, 2021 and starting with the tax returns required to be filed as of July 1, 2021, and was set at 23% for the 2022 taxation period. However, with the publication of Law No. 7394 in the Official Gazette dated April 15, 2022, the corporate income tax rate was permanently increased from 23% to 25% for banks, consumer finance companies, factoring and financial leasing companies, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies. This amendment is applicable to tax returns to be filed after July 1, 2022. Accordingly, the corporate income tax rate taken into consideration in the calculation of corporate income tax was 23% as of the first quarter of 2022, while the tax rate applied to cumulative earnings for 2022 was 25% as of the second quarter of 2022 and thereafter. Pursuant to Article 21 of Law No. 7456, published in the Official Gazette No. 32249 dated July 15, 2023, the corporate income tax rate applicable to the earnings of corporations for the 2023 and subsequent taxation periods was increased from 25% to 30% for banks and other institutions specified in the law, starting with the tax returns required to be filed as of October 1, 2023. Accordingly, a corporate income tax rate of 30% was applied in the financial statements as of June 30, 2026 and December 31, 2025. The corporate tax rate is applied to the tax base to be found as a result of adding expenses that are not accepted as deductions in accordance with tax laws to the commercial income of corporations, exemptions in tax laws (such as the exemption of participation earnings) and deduction of deductions. If the profit is not distributed, no other tax is paid.

The corporate income tax rate is applied to the tax base determined by adding back expenses that are not deductible for tax purposes under the tax legislation to the commercial profit of the entities and deducting exemptions (such as the participation income exemption) and deductions provided under the tax legislation. No additional tax is payable if the profit is not distributed.

Corporations calculate provisional tax on their quarterly financial profits at the current rate, in accordance with the Tax Procedure Law Circular No. 115 dated March 29, 2019, they declare and pay until the 17th day of the second month following that period until a new determination is made. The provisional tax paid during the year is deducted from the corporate tax to be calculated on the corporate tax return to be submitted in the following year. If there is a provisional tax amount paid despite the set-off, this amount can be refunded in cash or offset against other financial debts against the state.

According to Article 5/1(e) of the Corporate Tax Law, 50% of the gains derived from the sale of participation shares that have been held in the assets of corporations for at least two full years (730 days), as well as founder shares, usufruct shares, and pre-emptive rights held for the same period, are exempt from corporate tax.

This exemption applies in the period in which the sale is made, and the portion of the gain benefiting from the exemption is held in a special fund account under liabilities until the end of the fifth year following the year of sale. However, the sale proceeds must be collected by the end of the second calendar year following the year of the sale. Taxes not accrued on time due to the portion not collected within this period shall be deemed as tax losses.

Taxes not accrued on time due to the exempted gain being transferred to another account, withdrawn from the entity in any way other than being added to the capital, or transferred to the head office by limited taxpayer institutions within five years shall also be considered tax losses. The same provision applies in the event of the liquidation of the entity (except for mergers and demergers carried out in accordance with this Law) within the same period.

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XVII. EXPLANATIONS ON TAXATION (Continued)

a. Current Tax (Continued)

According to Article 5.1.f of the Corporate Tax Law, the entire portion of gains derived from the transfer to banks or the Savings Deposit Insurance Fund (SDIF) of immovables, equity participations, founder's shares, usufruct shares, and pre-emptive rights owned by institutions that are under legal proceedings due to debts to banks or the SDIF, as well as their guarantors and mortgagors, and the gains from the sale of such assets by banks, are partially exempt from corporate tax: 50% for immovables and 75% for other assets.

Pursuant to the Tax Procedure Law General Communiqué No. 587, published in the Official Gazette dated December 24, 2025 and numbered 33117, it has been deemed appropriate that taxpayers within the scope shall not perform inflation adjustment for the fourth provisional tax period of the 2025 fiscal year. With Article 34 of Law No. 7571, published in the Official Gazette dated December 25, 2025 and numbered 33118, Provisional Article 37 was added to the Tax Procedure Law No. 213, stipulating that financial statements shall not be subject to inflation adjustment for the 2025 fiscal year, including provisional tax periods, as well as for the 2026 and 2027 fiscal years, regardless of whether the conditions for inflation adjustment under repeated Article 298 are met. Furthermore, for the purposes of the application of paragraph (Ç) of repeated Article 298, such periods during which inflation adjustment is not applied shall be considered as periods in which the conditions for inflation adjustment have not been met. As of June 30, 2026, the Bank does not apply the inflation adjustment referred to in the aforementioned paragraph.

According to Turkish tax legislation, tax losses reported in the tax return may be deducted from corporate income for a period not exceeding five years. However, tax losses cannot be offset against prior years' profits. Corporate tax returns are submitted to the relevant tax office by the end of the fourth month following the closing of the accounting period, and the accrued tax is paid within the same period. Nevertheless, tax authorities are authorized to examine accounting records until the end of the fifth year following the relevant period, and if any incorrect transactions are identified, the taxes payable may be reassessed. On the other hand, within the framework of the provisions of repeated Article 298/A of the Tax Procedure Law, the conditions required for inflation adjustment in the calculation of corporate tax were met as of the end of the 2021 calendar year. However, with Law No. 7352 published in the Official Gazette dated January 29, 2022 and numbered 31734, titled "Law on Amendments to the Tax Procedure Law and Corporate Tax Law," Provisional Article 33 was added to the Tax Procedure Law No. 213, stipulating that financial statements shall not be subject to inflation adjustment for the 2021 and 2022 fiscal periods (and for entities with special accounting periods, for accounting periods ending in 2022 and 2023), including provisional tax periods, as well as for the provisional tax periods of the 2023 fiscal year, regardless of whether the conditions under repeated Article 298 are met. In addition, pursuant to Law No. 7491 published in the Official Gazette dated December 28, 2023 and numbered 32413, it has been regulated that the profits or losses arising from inflation adjustments to be made by banks, payment and electronic money institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies in the 2025 and 2026 fiscal periods shall not be taken into account in determining the corporate tax base.

As a result of these transactions, the depreciation amounts subject to corporate tax under the Tax Procedure Law will be calculated based on revalued and updated amounts. In accordance with the relevant legislation, the resulting revaluation increases are presented under equity in a special reserve account.

The Pillar Two regulations agreed upon by OECD member countries entered into force in Türkiye with the Law No. 7524 on Amendments to Tax Laws and Certain Other Laws and the Decree Law No. 375, published in the Official Gazette dated August 2, 2024.

The General Communiqué on the Implementation of Domestic and Global Minimum Top-up Corporate Tax was published in the Official Gazette dated December 26, 2025 and numbered 33119. Based on preliminary assessments carried out in consideration of the relevant regulations, it is considered that such regulations will not have any impact on the financial statements. The relevant regulations do not have any impact on the Bank's financials, and legislative changes are being monitored.

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XVII. EXPLANATIONS ON TAXATION (Continued)

b. Deferred Tax

The Bank calculates and recognizes deferred tax in accordance with TAS 12 “Turkish Accounting Standard on Income Taxes” for temporary differences between the accounting policies and valuation principles applied and the tax base determined under the tax legislation. With the addition made to Provisional Article 13 of the Corporate Tax Law No. 5520 under Article 26 of Law No. 7394 on the Evaluation of Immovable Properties Belonging to the Treasury and Amendments to the Value Added Tax Law and Certain Other Laws and Decree Laws, which was published in the Official Gazette dated 15 April 2022 and numbered 31810, the corporate tax rate for banks was redefined as 25% for the 2022 fiscal year. However, pursuant to Article 21 of Law No. 7456 published in the Official Gazette dated 15 July 2023 and numbered 32249, the corporate tax rate applicable to earnings of banks and other specified institutions has been increased from 25% to 30%, effective for declarations submitted as of 1 October 2023 and applicable to earnings generated in 2023 and subsequent fiscal periods.

Deferred tax liabilities or assets are determined by calculating the tax effects of temporary differences between the carrying amounts of assets and liabilities in the financial statements and their tax bases, using the balance sheet liability method and applying the enacted tax rates. The Bank estimates the timing of when temporary differences will become taxable or deductible and uses the enacted tax rates in effect as of the balance sheet date in accordance with the prevailing tax legislation. As deferred tax assets and liabilities under TAS 12 are calculated using the tax rates (and tax laws) that are enacted or substantively enacted by the reporting date and that are expected to apply in the periods when the asset is realized or the liability is settled, the Bank calculated deferred tax as of June 30, 2026 and December 31, 2025 using the 30% corporate tax rate. Deferred tax liabilities are recognized for all taxable temporary differences, while deferred tax assets arising from deductible temporary differences are recognized only to the extent that it is probable that future taxable profit will be available against which the deductible temporary differences can be utilized. Deferred tax assets and liabilities are not recognized for temporary differences arising from the initial recognition of assets or liabilities in a transaction that is not a business combination and that at the time of the transaction affects neither accounting profit nor taxable profit.

The carrying amount of deferred tax assets is reviewed at each balance sheet date. The carrying amount of a deferred tax asset is reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow the benefit of part or all of that deferred tax asset to be utilized.

Deferred tax is calculated using the tax rates that are applicable at the time the assets are realized, or the liabilities are settled and is recognized in the income statement as tax expense or income. However, if the deferred tax relates to an item that is recognized directly in equity in the same or a different period, then the deferred tax is also recognized directly in equity.

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XVII. EXPLANATIONS ON TAXATION (Continued)

b. Deferred Tax (Continued)

Within the scope of Article 298 (repeated) of the Tax Procedure Law, it has been stipulated that if the increase in the producer price index exceeds 100% over the last three fiscal years including the current year, and more than 10% in the current fiscal year, the financial statements shall be subject to inflation adjustment. These conditions were met as of 31 December 2021. However, with the “Law on Amendments to the Tax Procedure Law and the Corporate Tax Law” No. 7352 published in the Official Gazette dated 29 January 2022 and numbered 31734, Temporary Article 33 was added to the Tax Procedure Law No. 213. It was enacted that, regardless of whether the inflation adjustment conditions under Article 298 (repeated) are met, financial statements for the 2021 and 2022 fiscal years (including interim tax periods), as well as for the 2023 interim tax periods, shall not be subject to inflation adjustment. Moreover, the financial statements dated 31 December 2023 shall be subject to inflation adjustment regardless of whether the conditions are met, and any resulting profit/loss differences shall be reflected in the prior years’ profit/loss account.

The calculated deferred tax assets and deferred tax liabilities are presented on a net basis in the unconsolidated financial statements.

Deferred tax effects arising from items recognized directly in equity are also recognized in equity.

According to Turkish tax legislation, financial losses declared in the corporate tax return can be carried forward and deducted from taxable profits for a period not exceeding five years. However, such losses cannot be offset against prior year profits. Since the Bank anticipates generating sufficient taxable profits in future periods to utilize the carried forward losses, a total deferred tax asset of TRY 1,849 (December 31, 2025: TRY 1,554) has been recognized in the financial statements.

XVIII. EXPLANATIONS ON ADDITIONAL DISCLOSURES ON BORROWINGS

The Bank meets its funding requirements, when necessary, by obtaining loans from domestic and foreign institutions or by borrowing from money markets. Funds obtained through these means are recognized at acquisition cost on the transaction date.

As of June 30, 2026, there are no debt securities issued (December 31, 2025: None).

XIX. EXPLANATIONS ON SHARE CERTIFICATES ISSUED

As of the balance sheet date, the Bank does not have any shares issued.

XX. EXPLANATIONS ON ACCEPTANCES AND AWAILED DRAFTS

None. (December 31, 2025: None)

XXI. EXPLANATIONS ON GOVERNMENT GRANTS

As of the reporting date there are no government grants received by the Bank.

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EXPLANATIONS ON ACCOUNTING POLICIES IN THE RELATED PERIOD (Continued)

XXII. RELATED PARTIES

Within the scope of TAS 24 "Related Party Disclosures Standard"; Shareholders with qualified shares, businesses with joint control or significant influence over the business, subsidiaries, affiliates, business partnerships in which the business is a participant, and key management personnel of the business or its parent are considered as related parties.

XXIII. CASH AND CASH EQUIVALENT ASSETS

Cash and cash equivalents, cash, special current account and maturities from the date of purchase They are other short-term investments with high liquidity, which are 3 months or less than 3 months, can be converted into cash immediately and do not carry the risk of significant changes in value. The book value of these assets is their fair value.

"Cash", which is the basis for the preparation of cash flow statements, is defined as cash, effective storage, gold, money on the way, and special current accounts and participation accounts in banks, including the Central Bank of the Republic of Türkiye, and "Cash Equivalent Asset" is defined as interbank money market placements with an original maturity of less than three months and time deposits in banks.

XXIV. EXPLANATIONS ON SEGMENT REPORTING

The Bank conducts its operations through two main segments: Retail Banking and Treasury. Each segment provides services with its own specific products, and operating results are monitored on a segment basis. Segment reporting is presented in Note XI of Section Four.

XXV. EARNINGS PER SHARE

Earnings per share stated in the statement of profit or loss is calculated by dividing net profit by the weighted average number of shares outstanding during the relevant year.

	Current Period	Prior Period
Net Profit / (Loss) for the Period	(895)	(793)
Weighted Average Number of Issued Ordinary Shares (Thousands)	10,401	3,170
Earnings / (Loss) per Share	(0.08605)	(0.25018)

In Türkiye, companies may increase their capital by distributing "bonus shares" to their existing shareholders out of retained earnings. Such bonus share distributions are considered as issued shares in earnings per share calculations. Accordingly, the weighted average number of shares used in these calculations is determined by taking into account the retrospective effects of such share distributions. If the number of issued shares increases due to a bonus share distribution between the balance sheet date and the date on which the financial statements are prepared, the earnings per share calculation is performed based on the total number of new shares.

As of June 30, 2026, there are no bonus shares issued (December 31, 2025: None).

XXVI. EXPLANATIONS ON OTHER MATTERS

None.

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SECTION FOUR

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT

I. EXPLANATIONS ON EQUITY ITEMS

The equity amount and the capital adequacy standard ratio are calculated in accordance with the “Regulation on Banks’ Equity” and the “Regulation on the Measurement and Evaluation of Capital Adequacy of Banks.”

As of June 30, 2026, the equity amount calculated for the current period is TRY 3,122 (December 31, 2025: TRY 1,189), and the capital adequacy standard ratio is 22.03% (December 31, 2025: 12.96%). The Bank’s capital adequacy standard ratio is above the minimum threshold set by the applicable regulations.

a) Information on Equity Items:

COMMON EQUITY TIER I CAPITAL	Current Period 30.06.2026	Prior Period 31.12.2025
Paid-In Capital to Be Entitled for Compensation After All Creditors	10,500	6,000
Share Premium	-	-
Reserves	-	-
Other Comprehensive Income According to TAS	12	117
Profit	(3,390)	(2,495)
Current Period Profit	(895)	(1,970)
Prior Period Profit	(2,495)	(525)
Bonus Shares from Associates, Affiliates and Joint-Ventures Not Accounted in Current Period's Profit	-	-
Common Equity Tier I Capital Before Deductions	7,122	3,622
Deductions From Common Equity Tier I Capital	4,156	2,473
Valuation Adjustments Calculated as Per the Article 9. (I) Of The Regulation on Bank Capital	-	-
Current And Prior Periods' Losses Not Covered by Reserves, And Losses Accounted Under Equity According to TAS	-	-
Leasehold Improvements on Operational Leases	2	-
Goodwill Netted with Deferred Tax Liabilities	-	-
Other Intangible Assets Netted with Deferred Tax Liabilities Except Mortgage Servicing Rights	2,271	992
Remaining after deducting from the related deferred tax liability with the deferred tax asset based on future taxable income, except for deferred tax assets based on temporary differences	(6)	(38)
Differences Arise When Assets and Liabilities Not Held at Fair Value, Are Subjected to Cash Flow Hedge Accounting	-	-
Total Credit Losses That Exceed Total Expected Loss Calculated According to The Regulation on Calculation of Credit Risk by Internal Ratings Based Approach	-	-
Securitization Gains	-	-
Unrealized Gains and Losses from Changes in Bank's Liabilities' Fair Values Due to Changes in Creditworthiness	-	-
Net Amount of Defined Benefit Plans	-	-
Direct And Indirect Investments of The Bank on Its Own Tier I Capital (-)	-	-
Shares Obtained Against Article 56, Paragraph 4 Of the Banking Law (-)	-	-
Total Of Net Long Positions of The Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or Less of The Issued Share Capital Exceeding The 10% Threshold of Above Tier I Capital (-)	-	-
Total Of Net Long Positions of The Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or More of the Issued Share Capital Exceeding The 10% Threshold of Above Tier I Capital (-)	-	-
Mortgage Servicing Rights Exceeding The 10% Threshold of Tier I Capital (-)	-	-
Net Deferred Tax Assets Arising from Temporary Differences Exceeding The 10% Threshold of Tier I Capital (-)	1,889	1,518
Amount Exceeding The 15% Threshold of Tier I Capital as Per the Article 2, Clause 2 of the Regulation on Measurement and Assessment of Capital Adequacy of Banks (-)	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON EQUITY ITEMS (Continued)

a) Information on Equity Items (continued):

	Current Period 30.06.2026	Prior Period 31.12.2025
The Portion of Net Long Position of The Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% Or More of the Issued Share Capital Not Deducted from Tier I Capital	-	-
Mortgage Servicing Rights Not Deducted	-	-
Excess Amount Arising from Deferred Tax Assets from Temporary Differences	-	-
Other Items to Be Defined by The BRSA	-	-
Deductions From Tier I Capital in Cases Where There Are No Adequate Additional Tier I Or Tier II Capitals	-	-
Total Deductions from Common Equity Tier I Capital	4,156	2,471
Total Common Equity Tier I Capital	2,966	1,150
Privileged stocks not included in common equity and share premiums	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA (Covered by Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	-	-
Deductions From Additional Tier I Capital	-	-
Direct And Indirect Investments of the Bank on Its Own Additional Tier I Capital (-)	-	-
Investments In Equity Instruments Issued by Banks or Financial Institutions Invested in Bank's Additional Tier I Capital and Having Conditions Stated in The Article 7 of the Regulation	-	-
Total Of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or Less of the Issued Share Capital Exceeding The 10% Threshold of Above Tier I Capital (-)	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions Where the Bank Owns More Than 10% of the Issued Share Capital (-)	-	-
Other Items to Be Defined by The BRSA (-)	-	-
Items To Be Deducted from Tier I Capital During the Transition Period	-	-
Goodwill And Other Intangible Assets and Related Deferred Taxes Not Deducted from Tier I Capital as Per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy of Banks (-)	-	-
Net Deferred Tax Asset/Liability Not Deducted from Tier I Capital as Per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy of Banks (-)	-	-
Deduction From Additional Tier I Capital When There Is Not Enough Tier II Capital (-)	-	-
Total Deductions from Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital= Common Equity Tier I Capital + Additional Tier I Capital)	2,966	1,150
Tier II Capital	-	-
Debt Instruments and The Related Issuance Premiums Defined by the BRSA	-	-
Debt Instruments and The Related Issuance Premiums Defined by the BRSA (Covered by Temporary Article 4)	-	-
Provisions (Amounts Explained in the First Paragraph of the Article 8 of the Regulation on Bank Capital)	156	104
Tier II Capital before deductions	156	104
Deductions From Tier II Capital	-	-
Direct and Indirect Investments of The Bank on Its Own Tier II Capital (-)	-	-
Investments In Equity Instruments Issued by Banks and Financial Institutions Invested in Bank's Tier II Capital and Having Conditions Stated in the Article 8 of the Regulation	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or Less of the Issued Share Capital Exceeding The 10% Threshold of Above Tier I Capital (-)	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital and Tier II Capital of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or More of the Issued Share Capital Exceeding The 10% Threshold of Tier I Capital (-)	-	-
Other Items to Be Defined by The BRSA (-)	-	65
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	156	39
Total Equity (Total Tier I And Tier II Capital)	3,122	1,189

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON EQUITY ITEMS (Continued)

a) Information on Equity Items (Continued):

	Current Period 30.06.2026	Prior Period 31.12.2025
Total Tier I Capital and Tier II Capital (Total Equity)	3,122	1,189
Loans Granted Against the Articles 50 and 51 of the Banking Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 Of the Banking Law and The Assets Acquired Against Overdue Receivables and Held for Sale but Retained More Than Five Years	-	-
Other Items to Be Defined by The BRSA	-	-
Items to be Deducted from The Sum of Tier I and Tier II Capital (Capital) During the Transition Period	-	-
The Portion of Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or Less of the Issued Share Capital Exceeding the 10% Threshold of Above Tier I Capital Not Deducted from Tier I Capital, Additional Tier I Capital or Tier II Capital as Per the Temporary Article 2, Clause 1 of the Regulation	-	-
The Portion of Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns More Than 10% of the Issued Share Capital Exceeding The 10% Threshold of Above Tier I Capital Not Deducted from Additional Tier I Capital or Tier II Capital as Per the Temporary Article 2, Clause 1 of The Regulation	-	-
The Portion of Net Long Position of The Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% or more of the issued Share Capital, of the Net Deferred Tax Assets Arising from Temporary Differences and of the Mortgage Servicing Rights Not Deducted from Tier I Capital as Per the Temporary Article 2, Clause 2, Paragraph (1) And (2) and Temporary Article 2, Clause 1 of the Regulation	-	-
Capital		
Total Capital (Total of Tier I Capital and Tier II Capital)	3,122	1,189
Total Risk Weighted Assets	14,165	9,208
Capital Adequacy Ratios		
CET1 Capital Ratio (%)	20.93	12.53
Tier I Capital Ratio (%)	20.93	12.53
Capital Adequacy Ratio (%)	22.03	12.96
Buffers		
Total Additional Core Capital Requirement Ratio	4.00	4.00
Bank-Specific Total CET1 Capital Ratio	2.50	2.50
Capital Conservation Buffer Ratio (%)	0.00	0.00
Systemic Significant Bank Buffer Ratio (%)	1.50	1.50
Additional CET1 Capital Over Total Risk Weighted Assets Ratio Calculated According to the Article 4 Of Capital Conservation and Counter-Cyclical Capital Buffers Regulation	18.03	8.96
Amounts Lower Than Excesses as Per Deduction Rules		
Remaining Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions Where the Bank Owns 10% Or Less of the Issued Share Capital	-	-
Remaining Total of Net Long Positions of the Investments in Tier I Capital of Unconsolidated Banks and Financial Institutions Where the Bank Owns More Than 10% or Less of the Issued Share Capital	-	-
Remaining Mortgage Servicing Rights	-	-
Net Deferred Tax Assets Arising from Temporary Differences	-	-
Limits For Provisions Used in Tier II Capital Calculation	584	408
General Loan Provisions for Exposures in Standard Approach (Before Limit of One Hundred and twenty-five Per Ten Thousand)	428	303
General Loan Provisions for Exposures in Standard Approach Limited By 1.25% of Risk Weighted Assets	156	105
Total Loan Provision That Exceeds Total Expected Loss Calculated According to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach	-	-
Total Loan Provision That Exceeds Total Expected Loss Calculated According to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach, Limited By 0.6% Risk Weighted Assets	-	-
Debt Instruments Covered by Temporary Article 4 (Effective Between 01.01.2018-01.01.2022)		
Upper Limit for Additional Tier I Capital Items Subject to Temporary Article 4	-	-
Amount Of Additional Tier I Capital Items Subject to Temporary Article 4 That Exceeds Upper Limit	-	-
Upper Limit for Additional Tier II Capital Items Subject to Temporary Article 4	-	-
Amount Of Additional Tier II Capital Items Subject to Temporary Article 4 That Exceeds Upper Limit	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON EQUITY ITEMS (Continued)

b) Information on the debt instruments to be included in the equity calculations:

None.

c) Approaches applied to assess the adequacy of internal capital requirement in terms of current and future activities

The Bank does not conduct a study assessing its internal capital requirement.

II. EXPLANATIONS ON CREDIT RISK

Not prepared for the interim period in accordance with Article 25 of the Communiqué on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Notes.

III. EXPLANATIONS ON CURRENCY RISK

a) Whether the Bank is exposed to currency risk, whether the effects of this situation are estimated, whether the Bank's Board of Directors sets limits for the positions monitored on a daily basis:

Within the framework of its foreign currency management policy, the Bank has adopted the principle of not carrying a significant position. In addition to monitoring the exchange rate risk through the exchange rate risk table created within the scope of the standard method, the "Value at Risk" is calculated for the foreign exchange position in the Bank for monitoring purposes. In addition, for foreign exchange transactions; Position and transaction limits are determined by the decision of the Board of Directors and compliance with the limits is monitored.

b) The extent of hedging foreign currency debt instruments and net foreign currency investments with hedging derivative instruments, if material:

None.

c) Foreign currency risk management policy:

Periodic "Liquidity Gap Analysis" is conducted to determine liquidity risks in the US Dollar and Euro, the most important foreign currencies in which the Bank operates. In addition, the Foreign Currency Net General Position/Equity ratio and Foreign Currency Liquidity Position are regularly monitored within the scope of daily value at risk analyses and legal reporting to monitor exchange rate risk.

d) The Bank's financial statement date and the current foreign exchange purchase rates announced to the public in the last 5 business days backwards from this date:

	USD	EURO
30 June 2026 - Balance Sheet Valuation Rate	46.5747	53.0866
As of 29 June 2026	46.5551	53.095
As of 26 June 2026	46.4482	52.9289
As of 25 June 2026	46.4302	52.7177
As of 24 June 2026	46.4099	52.6683
As of 23 June 2026	46.3925	52.9191

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

III. EXPLANATIONS ON CURRENCY RISK (Continued)

- e) **The simple arithmetic average value of the Bank's current exchange rate for the last thirty days backwards from the date of the financial statement:**

The simple arithmetic average value of the Bank's current exchange rate for the last thirty days backwards from the date of the financial statement was TRY 46.1783 for 1 USD (December 2025: TRY 42.6000) and TRY 53.1865 for 1 Euro (December 2025: TRY 49.9015).

Currency risk of the Bank:

	EURO	USD	Other FC (*)	Total
Current Period				
Assets				
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye	67	123	1,665	1,855
Banks	87	73	556	716
Financial assets at fair value through profit and loss	-	725	685	1,410
Money Market Placements	-	-	-	-
Financial assets at fair value through other comprehensive income	-	2,154	-	2,154
Loans	-	-	-	-
Subsidiaries, associates and joint ventures	-	-	-	-
Financial assets at amortized cost	-	-	-	-
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets	-	-	-	-
Total Assets	154	3,075	2,906	6,135
Liabilities				
Current account and participation funds from Banks via participation accounts	182	482	2,695	3,359
Current and profit-sharing accounts FC	-	-	-	-
Money market borrowings	-	-	-	-
Funds provided from other financial institutions	-	-	-	-
Marketable securities issued	-	-	-	-
Miscellaneous payables	-	-	-	-
Derivative financial liabilities for hedging purposes	-	-	-	-
Other Liabilities (*)	4	60	8	72
Total Liabilities	186	542	2,703	3,431
Net balance sheet position	(32)	2,533	203	2,704
Net off-balance sheet position	-	5,137	833	5,970
Financial derivative assets	-	-	-	-
Financial derivative liabilities	-	5,137	833	5,970
Non-cash loans	-	-	-	-
Prior Period				
Total assets	105	3,262	1,427	4,794
Total Liabilities	131	658	1,413	2,202
Net Balance Sheet Position	(26)	2,604	14	2,592
Net Off-Balance Sheet Position	-	2,763	-	2,763
Financial derivative assets	-	-	-	-
Financial derivative liabilities	-	2,763	-	2,763
Non-Cash Loans	-	-	-	-

(*) The other amount includes transaction amounts in gold and other currencies.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IV. EXPLANATIONS RELATED TO EQUITY SHARE POSITION RISK

General information on the classification of risks according to their purpose, including their relationship with gains recognized under equity and their strategic rationale, the accounting techniques and valuation methods used, assumptions applied in these practices, valuation-affecting factors, and significant changes:

As of June 30, 2026, the Bank has listed equities amounting to TRY 20 in its assets (December 31, 2025: TRY 20).

Comparison of the book value and fair value of equity investments, and, for publicly traded equities, comparison with market value if the market price significantly differs from fair value:

None.

Information on realized gains or losses, revaluation increases, and unrealized gains or losses of equity investments, and the amounts included in core and supplementary capital:

None.

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

**V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND THE LIQUIDITY
COVERAGE RATIO**

The liquidity risk of the Bank is the risk of being unable to fulfill its payment obligations on time due to not having enough cash sources or cash inflows to finance its cash outflows fully and on time due to cash flow instabilities.

Funding liquidity risk, it is a kind of risk which does not meet the any unexpected loss and non-defaulting debts and liabilities.

Market liquidity risk, it is a kind of risk which consists of the position that cannot be sold without affecting market price due to insufficient market depth or market conditions' deterioration or that cannot be completed with the position of market price for any reasons.

Liquidity risk is managed by the Asset-Liability Committee (ALCO) and related business units within the framework of the Liquidity Risk Policy and risk appetite approved by the Board of Directors. In liquidity risk management, the measures to be taken and the practices to be carried out are determined by taking into account normal economic conditions and stress conditions. The Bank defines liquidity risk, measures risk with liquidity risk measurement methods in accordance with international standards, monitors them and periodically presents them to the interested parties. An Emergency Funding Plan has been created to regulate the procedures and principles for the bank to maintain and maintain adequate liquidity levels under stress conditions.

Information on risk capacity of the Bank, Responsibilities and structure of liquidity risk management, the Bank's internal liquidity risk reporting, communication between the Board of Directors and business lines on liquidity risk strategy, policy and application

Practices and responsibilities related to liquidity risk are determined in accordance with the Treasury Regulation approved by the Board of Directors. The Bank's liquidity policy is to maintain a liquidity buffer at a level that meets the liabilities in all economic conditions and to maintain the necessary liquidity at the lowest cost. There are also ready-to-use limits for financial institutions.

Indicators regarding the liquidity position are analyzed and liquidity risk is evaluated at the ALCO meetings attended by the senior management. Furthermore, the Board of Directors are informed through the Audit Committee.

In order to manage liquidity risk prudently, it is necessary to know what kind of problem the mismatch between asset and liability will create under which economic conditions and the cost it will bring. Liquidity risk management aims to measure the Bank's current and future liquidity position in a prudent and proactive manner, taking into account the money types and maturities of assets and liabilities. Reports on the liquidity gap analysis are prepared by the Financial Affairs and Reporting Department and monitored by the Asset-Liabilities Committee. The Risk Management Department monitors the limits on liquidity risk set by the Board of Directors. The Treasury Department manages funding and liquidity risk to prevent underfunding at any time or with respect to any source and regularly reports to the Asset-Liabilities Committee regarding the Bank's liquidity position. The Financial Affairs and Reporting Department monitors the liquidity coverage ratio and reports the results to the BRSA.

Information on the centralization degree of liquidity management and funding strategy and the functioning between the Bank and the Bank's subsidiaries

The Bank's liquidity management is carried out by the Treasury Department. Since the Bank has no subsidiaries or subsidiaries subject to consolidation, there is no consolidated liquidity risk management.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND THE LIQUIDITY COVERAGE RATIO (Continued)

Information on the Bank's funding strategy including the policies on funding types and variety of maturities

Bank spread to the base of current and participation accounts and that a stable, long-term diversification and aims to be the source of the funds used. Ratio of liquid assets to total assets ratio and risk indicators related to liquidity, credit and the ratio of funds, issues such as the concentration in collected funds are being closely monitored.

Information on liquidity management on the basis of currencies constituting a minimum of five percent of the Bank's total liabilities

Almost all liabilities of the Bank are denominated in Turkish Lira, American Dollar, Euro or Gold. The Bank's TRY liquidity is managed through interbank transactions. Foreign currency liquidity is held in interbank transactions and correspondent bank accounts within limits.

Information on liquidity risk mitigation techniques

The Bank aims to maintain a sufficient stock of high-quality liquid assets to meet its cash outflows, to diversify funding sources in order to reduce liquidity risk concentrations, to reduce the maturity gap between assets and liabilities through maturity gap analysis, and to carry out liquidity risk reduction techniques through practices such as ensuring that at least a certain part of the fund resources are provided through the participation funds.

Information on the use of stress tests

The purpose of the stress test is to identify the sources of possible liquidity weaknesses and whether the liquidity risk appetite for existing on- and off-balance sheet positions is being acted in a manner that is in line with the balance. While developing stress test analyzes, it includes systemic crisis, crisis in the Bank and scenarios that take into account both situations together. Different threshold levels are determined for the percentage of buffering of the deficit predicted in the stress test. The Stress Test is aligned with the Bank's risk appetite framework, other processes such as ISEDES, Budget, etc. and integrated with risk appetite metrics. Stress test results are reported to ALCO.

General information on emergency funding plan

Necessary strategy and procedures for the management of possible liquidity crisis are determined with the Liquidity and Emergency Funding Plan, which is approved by Board of Directors. The actions to be taken favor the benefits of depositors, creditors of the Bank and shareholders. Indicators of Emergency Funding Plan were determined, in case of unexpected progress at the liquidity situation occur or at situations trigger of other indicators, plan is put into use. Asset-Liability Committee is responsible from the determination of actions to be taken.

Presentation of financial liabilities according to contractual maturities

This footnote has not been prepared in accordance with Article 25 of the Communiqué on The Financial Statements about disclosures to be announced to Public by The Banks.

Maturity analysis of guarantees and sureties

None (December 31, 2025: None).

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND THE LIQUIDITY COVERAGE RATIO (Continued)

1. Liquidity coverage ratio

The Liquidity Coverage Ratio (LCR) aims to enable banks to meet their liquidity needs in the 30-day maturity period in case of liquidity shortages with high-quality liquid assets consisting of existing cash and free assets that are easy to convert into cash. In this context, taking into account the provisions of the Regulation on the Calculation of Banks' Liquidity Coverage Ratio (the Regulation), this ratio, which is calculated by the ratio of high-quality liquid assets to net cash outflows, should be at least 80% for foreign currency and 100% for total on a consolidated and non-consolidated basis. On-balance sheet and off-balance sheet items are included in the calculation of LCR by multiplying them by the consideration rates stipulated in the table attached to the Regulation. In the calculation, cash inflows cannot exceed 75% of cash outflows, and cash inflows related to assets taken into account in the calculation of high-quality liquid assets are not included in the calculation as cash inflows.

The lowest and highest Liquidity Coverage Ratios for the last three-month period of the second quarter of 2026 are presented in the table below.

Current Period	Highest	Date	Lowest	Date
TRY+FC	779.44%	15/05/2026	344.41%	03/04/2026
FC	343.78%	17/04/2026	156.43%	19/06/2026

Current Period	Consideration Rate Total Unapplied Value (*)		Consideration Rate Total Applied Value	
	TRY+FC	FC	TRY+FC	FC
HIGH-QUALITY LIQUID ASSETS				
1 High-quality liquid assets	-	-	7,129	4,926
CASH OUTFLOWS				
2 Real person deposits and retail deposits	12,001	3,164	1,200	316
3 Stable deposits	-	-	-	-
4 Low stable deposit	12,001	3,164	1,200	316
5 Unsecured debts other than real person deposits and retail deposits	2,369	-	947	-
6 Operational deposits	-	-	-	-
7 Non-operational deposits	-	-	-	-
8 Other unsecured debts	2,369	-	947	-
9 Secured debts	-	-	-	-
10 Other cash outflows	-	-	3,571	3,483
11 Derivative liabilities and collateral completion obligations	-	-	3,571	3,483
12 Liabilities from structured financial instruments	-	-	-	-
13 Payment commitments for debts to financial markets and other off-balance sheet liabilities	-	-	-	-
14 Other off-balance sheet liabilities and other contractual obligations that are revocable without any conditions	-	-	-	-
15 Other irrevocable or conditionally revocable off-balance sheet liabilities	76	7	76	7
16 TOTAL CASH OUTFLOWS	-	-	5,794	3,806
CASH INFLOWS				
17 Secured receivables	-	-	-	-
18 Unsecured receivables	1,443	719	1,443	719
19 Other cash inflows	6,066	1	6,066	1
20 TOTAL CASH INFLOWS	7,509	720	7,509	720
Values with a Cap Applied				
21 TOTAL STOCK OF HQLA	-	-	7,129	4,926
22 TOTAL NET CASH OUTFLOWS	-	-	1,449	3,086
23 LIQUIDITY COVERAGE RATIO (%)	-	-	492.10	159.63

(*) Simple arithmetic average of the values calculated based on weekly simple averages over the last three months.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND THE LIQUIDITY COVERAGE RATIO (Continued)

1. Liquidity coverage ratio (Continued)

The lowest and highest Liquidity Coverage Ratios for the last three-month period of second period 2025 are presented in the table below.

Prior Period	Highest	Date	Lowest	Date
TRY+FC	449.53%	24/10/2025	345.56%	28/11/2025
FC	183.71%	19/12/2025	129.51%	03/10/2025

Prior Period	Consideration Rate Total Unapplied Value(*)		Consideration Rate Total Applied Value	
	TRY+FC	FC	TRY+FC	FC
HIGH-QUALITY LIQUID ASSETS				
1High-quality liquid assets	-	-	5,068	4,985
CASH OUTFLOWS				
2Real person deposits and retail deposits	18,264	1,835	1,826	184
3Stable deposits	-	-	-	-
4Low stable deposit	18,264	1,835	1,826	184
5Unsecured debts other than real person deposits and retail deposits	778	-	311	-
6Operational deposits	-	-	-	-
7Non-operational deposits	-	-	-	-
8Other unsecured debts	778	-	311	-
9Secured debts	-	-	-	-
10Other cash outflows	-	-	3,339	3,339
11Derivative liabilities and collateral completion obligations	-	-	3,339	3,339
12Liabilities from structured financial instruments	-	-	-	-
13Payment commitments for debts to financial markets and other off-balance sheet liabilities	-	-	-	-
14Other off-balance sheet liabilities and other contractual obligations that are revocable without any conditions	-	-	-	-
15Other irrevocable or conditionally revocable off-balance sheet liabilities	74	3	74	3
16TOTAL CASH OUTFLOWS	-	-	5,551	3,526
CASH INFLOWS				
17Secured receivables	-	-	-	-
18Unsecured receivables	1,296	560	1,296	560
19Other cash inflows	5,587	137	5,587	137
20TOTAL CASH INFLOWS	6,883	697	6,883	697
21TOTAL STOCK OF HQLA	-	-	5,068	4,985
22TOTAL NET CASH OUTFLOWS	-	-	1,282	2,829
23LIQUIDITY COVERAGE RATIO (%)	-	-	395.20	176.22

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND THE LIQUIDITY COVERAGE RATIO (Continued)

2. Presentation of assets and liabilities according to their remaining maturities

	Demand	Up to 1 months	1-3 months	12 Months	1-5 Years	Over 5 Years	Unallocated	Total
Current Period								
30.06.2026								
Assets								
Cash (cash in vault, effectives, cash in transit, Cheques purchased) and balances with the Central Bank of the Republic of Türkiye	1,474	1,034	-	-	-	-	-	2,508
Banks	779	-	-	-	-	-	-	779
Financial assets at fair value through profit and loss (*)	3,229	-	-	-	685	-	33	3,947
Money market placements	-	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	-	-	-	-	4,069	-	20	4,089
Loans	-	10,423	-	-	1,636	-	768	12,827
Financial assets measured with amortized cost	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	5,782	5,782
Total Assets	5,482	11,457	-	-	6,390	-	6,603	29,932
Liabilities								
Current account and participation funds from banks via participation accounts	4,744	1,956	10,200	809	-	-	-	17,709
Current and profit-sharing accounts	-	-	-	-	-	-	-	-
Funds provided from other financial institutions	-	-	-	-	-	-	-	-
Money market borrowings	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	-	-
Other Liabilities	-	4	7	4	45	-	12,163	12,223
Total Liabilities	4,744	1,960	10,207	813	45	-	12,163	29,932
Net liquidity gap	738	9,497	(10,207)	(813)	6,345	-	(5,560)	-
Net Off-Balance Sheet Position	-	-	-	-	-	-	-	-
Receivables from Derivative Financial Instruments	-	-	-	-	-	-	-	-
Liabilities from Derivative Financial Instruments	-	-	-	-	-	-	-	-
Non-cash Loans	-	-	-	-	-	-	-	-

(*) Includes derivative financial assets amounting to TRY 33.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND THE LIQUIDITY COVERAGE RATIO (Continued)

2. Breakdown of assets and liabilities based on remaining maturities (Continued)

	Demand	Up to 1 months	1-3 months	3-12 Months	1-5 Years	Over 5 Years	Unallocated	Total
Prior Period								
31.12.2025								
Assets								
Cash (cash in vault, effectives, cash in transit, Cheques purchased) and balances with the Central Bank of the Republic of Türkiye	1,580	639	-	-	-	-	-	2,219
Banks	560	-	-	-	-	-	-	560
Financial assets at fair value through profit and loss ^(*)	2,104	-	-	-	677	-	28	2,809
Money market placements	-	1,435	-	-	-	-	-	1,435
Financial assets at fair value through other comprehensive income	-	-	-	-	4,458	-	20	4,478
Loans	-	6,329	-	-	960	-	403	7,692
Financial assets measured with amortized cost	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	4,084	4,084
Total Assets	4,244	8,403	-	-	6,095	-	4,535	23,277
Liabilities								
Current account and participation funds from banks via participation accounts	2,867	12,108	1,596	291	-	-	-	16,862
Current and profit-sharing accounts	-	-	-	-	-	-	-	-
Funds provided from other financial institutions	-	-	-	-	-	-	-	-
Money market borrowings	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	-	-
Other Liabilities ^(*)	-	3	11	12	58	-	6,331	6,415
Total Liabilities	2,867	12,111	1,607	303	58	-	6,331	23,277
Net liquidity gap	1,377	(3,708)	(1,607)	(303)	6,037	-	(1,796)	-
Net Off-Balance Sheet Position								
Receivables from Derivative Financial Instruments	-	-	-	-	-	-	-	-
Liabilities from Derivative Financial Instruments	-	-	-	-	-	-	-	-
Non-cash Loans	-	-	-	-	-	-	-	-

(*) Includes derivative financial assets amounting to TRY 28.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND THE LIQUIDITY COVERAGE RATIO (Continued)

3. Net Stable Funding Rate

The Net Stable Funding Ratio (NSFR) is calculated by dividing the amount of available stable funding by the amount of required stable funding. Available stable funding refers to the portion of banks' liabilities and equity expected to be permanent, while required stable funding refers to the portion of banks' on-balance sheet assets and off-balance sheet liabilities expected to require refinancing. The amount of available stable funding is calculated by applying the relevant weighting factors prescribed under the legislation to the amounts of banks' liabilities and equity measured in accordance with TFRS and then aggregating the resulting amounts. The amount of required stable funding is calculated by applying the relevant weighting factors prescribed under the legislation to the value obtained by deducting specific provisions set aside in accordance with the Regulation on the Procedures and Principles Regarding the Classification of Loans and Provisions to Be Set Aside Therefor from the amounts of banks' on-balance sheet assets measured in accordance with TFRS and their off-balance sheet liabilities, and then aggregating the resulting amounts. The consolidated and unconsolidated NSFR, calculated monthly as of the equity calculation periods, shall not be less than one hundred percent based on the simple arithmetic average of the three-month periods ending in March, June, September and December.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND THE LIQUIDITY COVERAGE RATIO (Continued)

3. Net Stable Funding Rate (Continued)

Current Period		a	b	c	d	e
		Based on the remaining maturity, the amount to which the consideration rate has not been applied				Total amount with consideration rate applied
		Demand (*)	Term less than 6 months	6 Months to 6 Months Longer Less than 1 Year	1 Year and Longer 1 Year Term	
Current Stable Fund						
1	Elements of Equity	3,121	-	-	-	3,121
2	Common Equity Tier 1 Capital and Additional Tier 1 Capital	3,121	-	-	-	3,121
3	Other elements of equity	-	-	-	-	-
4	Real person and retail customer deposits/participation funds	4,743	12,964	-	-	15,936
5	Stable deposit/participation fund	-	-	-	-	-
6	Low stable deposit/participation fund	4,743	12,964	-	-	15,936
7	Debts to other persons	-	-	-	-	-
8	Operational deposit/participation fund	-	-	-	-	-
9	Other debts	-	-	-	-	-
10	Liabilities equivalent to assets linked to each other	-	-	-	-	-
11	Other liabilities	-	-	-	-	-
12	Derivative obligations	-	-	-	-	-
13	Other equity elements and liabilities not listed above	-	-	-	-	-
14	Current Stable Fund	-	-	-	-	19,057
Stable Fund Required						
15	High-quality liquid assets	-	-	-	-	222
16	Operational deposits/participation funds deposited with credit institutions or financial institutions	-	-	-	-	-
17	Live receivables	-	7,443	9,899	1,751	6,886
18	Receivables from credit institutions or financial institutions, the collateral of which is a first-quality liquid asset	-	-	-	-	-
19	Unsecured receivables from credit institutions or financial institutions that are unsecured or whose collateral is not a prime quality liquid asset	-	7,443	-	-	449
20	Receivables from corporate customers, organizations, real person and retail customers, central governments, central banks and public institutions other than credit institutions or financial institutions	-	-	9,899	-	4,949
21	Receivables subject to a risk weight of 35% or less	-	-	-	1,751	1,488
22	Receivables collateralized by a residential real estate mortgage	-	-	-	-	-
23	Receivables subject to a risk weight of 35% or less	-	-	-	-	-
24	Borrowing with stocks traded on the stock exchange that do not qualify as high-quality liquid assets tools	-	-	-	-	-
25	Assets equivalent to interdependent liabilities	-	-	-	-	-
26	Other assets	9,002	-	-	-	9,002
27	Physically delivered commodities, including gold	-	-	-	-	-
28	Initial margin of derivative contracts, or guarantee fund given to the central counterparty	-	-	-	-	-
29	Derivative assets	52	-	-	-	52
30	The amount of derivative liabilities before deduction of the exchange collateral	-	-	-	-	-
31	Other assets not listed above	8,950	-	-	-	8,950
32	Off-balance sheet liabilities	-	-	-	-	-
33	Stable Fund Required	-	-	-	-	16,111
34	Net Stable Funding Rate (%)	-	-	-	-	118.29

The NSFR development for the last three-month period of 2026 is presented in the table below.

Period	Ratio
30 April 2026	137.85%
31 May 2026	121.22%
30 June 2026	118.29%
3-Months Average	125.79%

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK MANAGEMENT AND THE LIQUIDITY COVERAGE RATIO (Continued)

3. Net Stable Funding Rate (Continued)

Prior Period		a	b	c	d	e
		Based on the remaining maturity, the amount to which the consideration rate has not been applied				Total amount with consideration rate applied
		Demand (*)	Term less than 6 months	6 Months to 6 Months Longer Less than 1 Year	1 Year and Longer 1 Year Term	
Current Stable Fund						
1	Elements of Equity	1,255	-	-	-	1,255
2	Common Equity Tier 1 Capital and Additional Tier 1 Capital	1,255	-	-	-	1,255
3	Other elements of equity	-	-	-	-	-
4	Real person and retail customer deposits/participation funds	2,867	13,958	-	-	15,142
5	Stable deposit/participation fund	-	-	-	-	-
6	Low stable deposit/participation fund	2,867	13,958	-	-	15,142
7	Debts to other persons	-	-	-	-	-
8	Operational deposit/participation fund	-	-	-	-	-
9	Other debts	-	-	-	-	-
10	Liabilities equivalent to assets linked to each other	-	-	-	-	-
11	Other liabilities	-	-	-	-	-
12	Derivative obligations	-	-	-	-	-
13	Other equity elements and liabilities not listed above	-	-	-	-	-
14	Current Stable Fund					16,397
Stable Fund Required						
15	High-quality liquid assets					239
16	Operational deposits/participation funds deposited with credit institutions or financial institutions	-	-	-	-	-
17	Live receivables	-	8,577	2,952	286	2,217
18	Receivables from credit institutions or financial institutions, the collateral of which is a first-quality liquid asset	-	-	-	-	-
19	Unsecured receivables from credit institutions or financial institutions that are unsecured or whose collateral is not a prime quality liquid asset	-	8,577	-	-	498
20	Receivables from corporate customers, organizations, real person and retail customers, central governments, central banks and public institutions other than credit institutions or financial institutions	-	-	2,952	-	1,476
21	Receivables subject to a risk weight of 35% or less	-	-	-	286	243
22	Receivables collateralized by a residential real estate mortgage	-	-	-	-	-
23	Receivables subject to a risk weight of 35% or less	-	-	-	-	-
24	Borrowing with stocks traded on the stock exchange that do not qualify as high-quality liquid assets tools	-	-	-	-	-
25	Assets equivalent to interdependent liabilities					
26	Other assets	5,546	-	-	-	5,546
27	Physically delivered commodities, including gold	-	-	-	-	-
28	Initial margin of derivative contracts, or guarantee fund given to the central counterparty					
29	Derivative assets	73			-	73
30	The amount of derivative liabilities before deduction of the exchange collateral				-	-
31	Other assets not listed above	5,472	-	-	-	5,472
32	Off-balance sheet liabilities		-	-	-	-
33	Stable Fund Required					8,001
34	Net Stable Funding Rate (%)					204.92

The NSFR development for the last three-month period of 2025 is presented in the table below.

Period	Ratio
31 October 2025	189.96%
30 November 2025	189.32%
31 December 2025	204.92%
3-Month Average	194.73%

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VI. EXPLANATIONS ON LEVERAGE RATIO

As of June 30, 2026, the Bank's leverage ratio, calculated from the average amounts of the last three months, is 9.86% (December 31, 2025: 4.66%). The relevant ratio is above the minimum requirement as per the 'Regulation on the Measurement and Evaluation of the Leverage Level of Banks.' The change between the leverage ratios of the current and previous periods is due to the increase in the average total risk amount being higher than the increase in average Tier 1 capital. The Regulation stipulates the minimum leverage ratio as 3%.

The leverage ratio disclosure table is presented below:

On-balance sheet assets (*)	Current Period 30.06.2026	Prior Period 31.12.2025
On-balance sheet items (excluding derivative financial instruments and credit derivatives but including collateral)	29,935	23,316
(Assets amounts deducted in determining Basel III Tier I Capital)	5,659	3,450
Total amount on-balance sheet risks	24,276	19,866
Derivative financial instruments and credit derivatives		
Replacement cost associated with all derivative instruments and credit derivatives	-	-
The potential amount of credit risk with derivative financial instruments and credit derivatives	103	137
Total risks of derivative financial instruments and credit derivatives	103	137
Securities or commodity financing transactions (SCFT)		
Risks from SCFT assets (excluding on-balance sheet)	-	-
Risks from brokerage activities related exposures	-	-
Total risks related with securities or commodity financing transactions	-	-
Other off-balance sheet transactions		
Gross notional amounts of off-balance sheet transactions	57,030	46,855
(Adjustments for conversion to credit equivalent amounts)	5,703	4,681
Total risks of off-balance sheet items	51,327	42,174
Capital and total risks		
Tier I Capital	2,965	1,150
Total risks	30,082	24,684
Leverage ratio		
Leverage ratio	9.86	4.66

(*) The three-month average of the amounts in the table is taken.

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VII. EXPLANATIONS ON THE PRESENTATION OF FINANCIAL ASSETS AND LIABILITIES AT FAIR VALUE

Not prepared for the interim period in accordance with Article 25 of the Communiqué on Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Notes.

VIII. EXPLANATIONS ON TRANSACTIONS CARRIED OUT ON BEHALF OF AND FOR THE ACCOUNT OF OTHERS AND TRUST-BASED TRANSACTIONS

Not prepared for the interim period in accordance with Article 25 of the Communiqué on Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Notes.

IX. EXPLANATIONS ON TRANSACTIONS CARRIED OUT ON BEHALF OF AND FOR THE ACCOUNT OF OTHERS AND TRUST-BASED TRANSACTIONS

None (December 31, 2025: None).

X. EXPLANATIONS ON RISK MANAGEMENT

The disclosures under this heading were made in accordance with the "Communiqué on Public Disclosures to be Made by Banks on Risk Management" published in the Official Gazette dated 23 October 2015 and numbered 29511.

The Bank's Risk Management Approach

The purpose of risk management policies is to identify, measure, report, monitor and control the risks incurred as a result of the Bank's activities on the basis of risk type.

In the establishment of internal regulations on risk management, the following issues are taken into account as a minimum:

- Strategy, policy and implementation procedures of the Bank's business lines,
- Compliance with the volume, nature and complexity of the bank's activities,
- The bank's risk strategy and the level of risk it can take,
- The Bank's capacity to monitor and manage risk,
- Past experience and performance of the bank,
- The level of expertise of the managers of the departments carrying out the activities in the subjects related to their fields,
- Obligations stipulated in the law and other relevant legislation.

Risk management activities include the risks to which the Bank is exposed and the risks arising from the transactions carried out with the risk group to which the Bank is included; It consists of timely and comprehensive identification, measurement, monitoring, control and reporting activities.

The procedures and principles established for the proposal, evaluation, approval, announcement, monitoring and auditing of risk limits within the Bank are approved by the Board of Directors. Risk limits are determined as part of the risk appetite structure, taking into account the size of the Bank within the financial system, and in a clear relationship with the amount of loss and the amount of capital allocated.

It is the responsibility of the Board of Directors to ensure that the Bank's risk profile does not go beyond the risk limits and that the actual values are monitored by the Bank's Senior Management. Limit usage is closely monitored, and limit exceedances are immediately reported to the Senior Management in order to take necessary measures.

Within the risk appetite structure, overshoot exceptions are defined and the rules to which the exceptions will be subject are determined in writing. The Board of Directors determines the early warning limits and the procedures and principles to be applied, including the carrying, reducing, transferring or avoiding the risk in case these limits are exceeded. Risk limits are regularly reviewed in line with current developments and adapted to changes in the Bank's strategy.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

The risk appetite structure refers to the level of risk that the Bank is willing to bear in order to achieve its goals and strategies, taking into account its risk capacity. Risk appetite; risk types and main indicators and other levels deemed necessary, allocated and approved by the Board of Directors. The risk appetite structure is reviewed at least once a year when deemed necessary.

1- The Bank's Risk Management Approach

Risk Management System refers to the Board of Directors, the Audit Committee, the Risk Management Committee, Asset-Liability Committee ("ALCO") and the Risk Management Department ("RMD") which has been composed in order to manage systemic risks that the Bank is exposed. The Board of Directors is the owner of the Bank's Risk Management System and ensures the establishment of an effective, sufficient and appropriate risk management system as well as the continuity of the system. The main objective of the Bank's Risk Management System is to identify, measure, monitor and control the risks that the Bank is exposed to, by determining the policies, limits and procedures to control, to monitor, and if necessary to change the risk-return structure of the Bank's future cash flows and the level & the quality of related activities.

1.1- GB1 - Overview of risk weighted amounts

		Risk Weighted Amounts		Minimum Capital Requirements
		Current Period 30.06.2026	Prior Period 31.12.2025	Current Period 30.06.2026
1	Credit risk (excluding counterparty credit risk)	11,726	7,849	1,466
2	Standardized approach (SA)	11,726	7,849	1,466
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	20	31	2
5	Standardized approach for counterparty credit risk (SA-CCR)	20	31	2
6	Internal model method (IMM)	-	-	-
7	Basic risk weight approach to internal models' equity position in the banking account	-	-	-
8	Investments made in collective investment companies – look-through approach	767	558	96
9	Investments made in collective investment companies – mandate-based approach	-	-	-
10	Investments made in collective investment companies – 1250% risk weighting Approach	-	-	-
11	Settlement risk	-	-	-
12	Securitization exposures in banking book	-	-	-
13	IRB ratings-based approach (RBA)	-	-	-
14	IRB supervisory formula approach (SFA)	-	-	-
15	SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	199	109	25
17	Standardized approach (SA)	199	109	25
18	Internal model approaches (IMM)	-	-	-
19	Operational risk	1,453	661	182
20	Basic indicator approach	1,453	661	182
21	Standardized approach	-	-	-
22	Advanced measurement approach	-	-	-
23	Amounts below the thresholds for deduction from capital (subject to 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	14,165	9,208	1,771

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INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

2. Credit Risk Explanations

2.1) General Information on Credit Risk

a) Assets credit quality

	Current Period 30.06.2026	Defaulted	Non-Defaulted	Provisions	Net Value
1	Loans	1,406	12,059	638	12,827
2	Debt Securities	-	4,121	32	4,089
	Off-Balance Sheet				
3	Receivables	-	-	-	-
4	Total	1,406	16,180	670	16,916

	Prior Period 31.12.2025	Defaulted	Non-Defaulted	Provisions	Net Value
1	Loans	628	7,289	225	7,692
2	Debt Securities	-	4,482	4	4,478
	Off-Balance Sheet				
3	Receivables	-	-	-	-
4	Total	628	11,771	229	12,170

b) Changes in the Stock of Defaulted Receivables and Debt Securities

Current Period		
1	Amount of Defaulted Loans and Debt Securities at the End of the Previous Reporting Period	628
2	Loans and Debt Securities that Defaulted Since the Previous Reporting Period	1,326
3	Receivables that Returned to Non-Defaulted Status	-
4	Amounts Written Off	(307)
5	Other Changes	(241)
6	Amount of Defaulted Loans and Debt Securities at the End of the Reporting Period (1+2-3-4±5)	1,406

Prior Period		
1	Amount of Defaulted Loans and Debt Securities at the End of the Previous Reporting Period	177
2	Loans and Debt Securities that Defaulted Since the Previous Reporting Period	1,064
3	Receivables that Returned to Non-Defaulted Status	-
4	Amounts Written Off	(452)
5	Other Changes	(161)
6	Amount of Defaulted Loans and Debt Securities at the End of the Reporting Period (1+2-3-4±5)	628

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INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

2. Credit Risk Explanations (Continued)

2.1) General Information on Credit Risk (Continued)

c) Credit Risk Mitigation Techniques - Overview

Current Period 30 June 2026	Unsecured receivables: amount measured under TAS	Receivables secured by collateral	Portion of receivables secured by collateral	Receivables secured by financial guarantees	Portion of receivables secured by financial guarantees	Receivables secured by credit derivatives	Portion of receivables secured by credit derivatives
Loans	12,059	-	-	-	-	-	-
Debt securities	-	-	-	-	-	-	-
Total	12,059	-	-	-	-	-	-
Defaulted	1,406	-	-	-	-	-	-

Prior Period 31 December 2025	Unsecured receivables: amount measured under TAS	Receivables secured by collateral	Portion of receivables secured by collateral	Receivables secured by financial guarantees	Portion of receivables secured by financial guarantees	Receivables secured by credit derivatives	Portion of receivables secured by credit derivatives
Loans	7,289	-	-	-	-	-	-
Debt securities	-	-	-	-	-	-	-
Total	7,289	-	-	-	-	-	-
Defaulted	628	-	-	-	-	-	-

d) Standardised Approach - Credit Risk Exposure and Credit Risk Mitigation Effects

	Current Period 30 June 2026	Exposure Amount Before Credit Conversion Factor and Credit Risk Mitigation		Exposure Amount After Credit Conversion Factor and Credit Risk Mitigation		Risk-Weighted Assets and Risk-Weighted Asset Density	
		On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount	Risk- Weighted Amount	Risk-Weighted Asset Density
1	Exposures to Central Governments or Central Banks	8,087	-	8,087	-	-	0%
2	Exposures to Regional Governments or Local Authorities	-	-	-	-	-	0%
3	Exposures to Administrative Bodies and Non-Commercial Undertakings	-	-	-	-	-	0%
4	Exposures to Multilateral Development Banks	-	-	-	-	-	0%
5	Exposures to International Organisations	-	-	-	-	-	0%
6	Exposures to Banks and Brokerage Firms	779	98	779	98	205	2%
7	Corporate Exposures	-	-	-	-	-	0%
8	Retail Exposures	12,408	57,030	12,408	-	9,306	74%
9	Exposures Secured by Residential Real Estate Mortgages	-	-	-	-	-	0%
10	Exposures Secured by Commercial Real Estate Mortgages	-	-	-	-	-	0%
11	Past Due Exposures	768	-	768	-	768	6%
12	High-Risk Exposures Determined by the Board	-	-	-	-	-	0%
13	Covered Bonds	-	-	-	-	-	0%
14	Short-Term Exposures to Banks and Brokerage Firms and Short-Term Corporate Exposures	-	-	-	-	-	0%
15	Exposures in the Form of Collective Investment Undertakings	2,504	-	2,504	-	767	6%
16	Other Exposures	1,446	-	1,446	-	1,446	12%
17	Equity Investments	20	-	20	-	20	0%
18	Total	26,012	57,128	26,012	98	12,512	100%

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INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

2. Credit Risk Explanations (Continued)

2.1) General Information on Credit Risk (Continued)

**d) Standardised Approach - Credit Risk Exposure and Credit Risk Mitigation Effects
(Continued)**

	Prior Period 31 December 2025	Exposure Amount Before Credit Conversion Factor and Credit Risk Mitigation		Exposure Amount After Credit Conversion Factor and Credit Risk Mitigation		Risk-Weighted Assets and Risk-Weighted Asset Density	
	Risk Classes	On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount	Risk- Weighted Amount	Risk- Weighted Asset Density
1	Exposures to Central Governments or Central Banks	8,794	-	8,794	-	-	0%
2	Exposures to Regional Governments or Local Authorities	-	-	-	-	-	0%
3	Exposures to Administrative Bodies and Non-Commercial Undertakings	-	-	-	-	-	0%
4	Exposures to Multilateral Development Banks	-	-	-	-	-	0%
5	Exposures to International Organisations	-	-	-	-	-	0%
6	Exposures to Banks and Brokerage Firms	1,993	300	1,993	300	264	3%
7	Corporate Exposures	-	-	-	-	-	0%
8	Retail Exposures	7,479	46,812	7,479	-	5,609	67%
9	Exposures Secured by Residential Real Estate Mortgages	-	-	-	-	-	0%
10	Exposures Secured by Commercial Real Estate Mortgages	-	-	-	-	-	0%
11	Past Due Exposures	403	-	403	-	403	5%
12	High-Risk Exposures Determined by the Board	-	-	-	-	-	0%
13	Covered Bonds	-	-	-	-	-	0%
14	Short-Term Exposures to Banks and Brokerage Firms and Short-Term Corporate Exposures	-	-	-	-	-	0%
15	Exposures in the Form of Collective Investment Undertakings	2,104	-	2,104	-	558	7%
16	Other Exposures	1,552	-	1,552	-	1,552	18%
17	Equity Investments	20	-	20	-	20	0%
18	Total	22,345	47,112	22,345	300	8,406	100%

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INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

e) Standardised Approach: Exposures by Risk Class and Risk Weight

Current Period Risk Classes / Risk Weight 30 June 2026	0%	10%	20%	35%	50%	75%	100%	150%	200%	250%	1250%	2%	Total Exposure Amount (After CCF and CRM)
Exposures to Central Governments or Central Banks	8,087	-	-	-	-	-	-	-	-	-	-	-	8,087
Exposures to Regional Governments or Local Authorities	-	-	-	-	-	-	-	-	-	-	-	-	-
Exposures to Administrative Bodies and Non-Commercial Undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-
Exposures to Multilateral Development Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
Exposures to International Organisations	-	-	-	-	-	-	-	-	-	-	-	-	-
Exposures to Banks and Brokerage Firms	-	-	625	-	154	-	-	-	-	-	-	98	877
Corporate Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	-	-	-	-	-	12,408	-	-	-	-	-	-	12,408
Exposures Secured by Residential Real Estate Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Exposures Secured by Commercial Real Estate Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Past Due Exposures	-	-	-	-	-	-	768	-	-	-	-	-	768
High-Risk Exposures Determined by the Board	-	-	-	-	-	-	-	-	-	-	-	-	-
Covered Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
Short-Term Exposures to Banks and Brokerage Firms and Short-Term Corporate Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-
Exposures in the Form of Collective Investment Undertakings	289	-	1,135	-	1,080	-	-	-	-	-	-	-	2,504
Equity Investments	-	-	-	-	-	-	20	-	-	-	-	-	20
Other Exposures	-	-	-	-	-	-	1,446	-	-	-	-	-	1,446
Total	8,376	-	1,760	-	1,234	12,408	2,234	-	-	-	-	98	26,110

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INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

2. Credit Risk Explanations (Continued)

2.1) General Information on Credit Risk (Continued)

e) Standardised Approach: Exposures by Risk Class and Risk Weight (Continued)

Prior Period Risk Classes / Risk Weight 31 December 2025	0%	10%	20%	%35 Exposures Secured by Real Estate Mortgages	50%	75%	100%	150%	200%	250%	1250%	2%	Total Exposure Amount (After CCF and CRM)
Exposures to Central Governments or Central Banks	8,794	-	-	-	-	-	-	-	-	-	-	-	8,794
Exposures to Regional Governments or Local Authorities	-	-	-	-	-	-	-	-	-	-	-	-	-
Exposures to Administrative Bodies and Non-Commercial Undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-
Exposures to Multilateral Development Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
Exposures to International Organisations	-	-	-	-	-	-	-	-	-	-	-	-	-
Exposures to Banks and Brokerage Firms	-	-	368	-	317	-	-	-	-	-	-	1,608	2,293
Corporate Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail Exposures	-	-	-	-	-	7,479	-	-	-	-	-	-	7,479
Exposures Secured by Residential Real Estate Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Exposures Secured by Commercial Real Estate Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Past Due Exposures	-	-	-	-	-	-	403	-	-	-	-	-	403
High-Risk Exposures Determined by the Board	-	-	-	-	-	-	-	-	-	-	-	-	-
Covered Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
Short-Term Exposures to Banks and Brokerage Firms and Short-Term Corporate Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-
Exposures in the Form of Collective Investment Undertakings	304	-	1,139	-	661	-	-	-	-	-	-	-	2,104
Equity Investments	-	-	-	-	-	-	20	-	-	-	-	-	20
Other Exposures	-	-	-	-	-	-	1,552	-	-	-	-	-	1,552
Total	9,098	-	1,507	-	978	7,479	1,975	-	-	-	-	1,608	22,645

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INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

3. Explanations on Counterparty Credit Risk (CCR)

3.1. Explanations on the Assessment of Counterparty Credit Risk by Measurement Methods

	Current Period 30.06.2026	Replacement Cost	Potential Future Credit Exposure	EAD (*)	Alpha Used for the Calculation of Regulatory Exposure Amount	Exposure Amount After Credit Risk Mitigation	Risk- Weighted Assets
1	Standardised Approach - CCR (for derivatives)	-	-		-	103	20
2	Internal Model Method (for derivative financial instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions)			-	-	-	-
3	Simple Approach for Credit Risk Mitigation (for repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions)					-	-
4	Comprehensive Approach for Credit Risk Mitigation (for repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions)					-	-
5	Exposure at Default for repurchase transactions, securities or commodities lending or borrowing transactions, long settlement					-	-
6	Total						20

(*) Effective Expected Exposure Amount

	Prior Period 31.12.2025	Replacement Cost	Potential Future Credit Exposure	EAD (*)	Alpha Used for the Calculation of Regulatory Exposure Amount	Exposure Amount After Credit Risk Mitigation	Risk- Weighted Assets
1	Standardised Approach - CCR (for derivatives)	-	-		-	137	27
2	Internal Model Method (for derivative financial instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions)			-	-	-	-
3	Simple Approach for Credit Risk Mitigation (for repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions)					163	3
4	Comprehensive Approach for Credit Risk Mitigation (for repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions)					-	-
5	Exposure at Default for repurchase transactions, securities or commodities lending or borrowing transactions, long settlement					-	-
6	Total						30

(*) Effective Expected Exposure Amount

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INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

3.2. Explanations on Capital Requirements for Credit Valuation Adjustment (CVA)

	Current Period 30.06.2026	Exposure Amount (After Credit Risk Mitigation Techniques)	Risk-Weighted Assets
	Total Amount of Portfolios Subject to CVA Capital Requirement under the Advanced Approach	-	-
1	(i) Value-at-Risk Component (including 3× multiplier)	-	-
2	(ii) Stressed Value-at-Risk Component (including 3× multiplier)	-	-
3	Total Amount of Portfolios Subject to CVA Capital Requirement under the Standardised Approach	-	-
4	Total Amount Subject to CVA Capital Requirement	-	-

	Prior Period 31.12.2025	Exposure Amount (After Credit Risk Mitigation Techniques)	Risk-Weighted Assets
	Total Amount of Portfolios Subject to CVA Capital Requirement under the Advanced Approach	-	-
1	(i) Value-at-Risk Component (including 3× multiplier)	-	-
2	(ii) Stressed Value-at-Risk Component (including 3× multiplier)	-	-
3	Total Amount of Portfolios Subject to CVA Capital Requirement under the Standardised Approach	-	-
4	Total Amount Subject to CVA Capital Requirement	-	-

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INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

3. Explanations on Counterparty Credit Risk (CCR) (Continued)

3.3. Standardised Approach - Counterparty Credit Risk by Risk Classes and Risk Weights

Risk Weights by Risk Classes (Current Period)	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure (*)
Exposures to Central Governments and Central Banks	4,184	-	-	-	-	-	-	-	-
Exposures to Regional or Local Governments	-	-	-	-	-	-	-	-	-
Exposures to Administrative Bodies and Non-Commercial Undertakings	-	-	-	-	-	-	-	-	-
Exposures to Multilateral Development Banks	-	-	-	-	-	-	-	-	-
Exposures to International Organisations	-	-	-	-	-	-	-	-	-
Exposures to Banks and Brokerage Firms	-	-	98	-	-	-	-	-	20
Corporate Exposures	-	-	-	-	-	-	-	-	-
Retail Exposures	-	-	-	-	-	-	-	-	-
Exposures Determined as High Risk by the Board	-	-	-	-	-	-	-	-	-
Other Exposures	-	-	-	-	-	-	-	-	-
Total	4,184	-	98	-	-	-	-	-	20

(*) Total Credit Exposure: The amount relevant to the capital adequacy calculation after the application of counterparty credit risk measurement techniques.

Risk Weights by Risk Classes (Prior Period)	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure (*)
Exposures to Central Governments and Central Banks	-	-	-	-	-	-	-	-	-
Exposures to Regional or Local Governments	-	-	-	-	-	-	-	-	-
Exposures to Administrative Bodies and Non-Commercial Undertakings	-	-	-	-	-	-	-	-	-
Exposures to Multilateral Development Banks	-	-	-	-	-	-	-	-	-
Exposures to International Organisations	-	-	-	-	-	-	-	-	-
Exposures to Banks and Brokerage Firms	-	-	137	-	-	-	-	163	30
Corporate Exposures	-	-	-	-	-	-	-	-	-
Retail Exposures	-	-	-	-	-	-	-	-	-
Exposures Determined as High Risk by the Board	-	-	-	-	-	-	-	-	-
Other Exposures	-	-	-	-	-	-	-	-	-
Total	-	-	137	-	-	-	-	163	30

(*) The total credit exposure of 31 has been calculated as 20% of the amount of 137 related to exposures to banks and brokerage firms and 2% of the amount of 163 related to other exposures.

3.4. Collateral Used for Counterparty Credit Risk: None.

3.5. Credit Derivatives: None.

3.6. Exposures to Central Counterparties (CCPs): None.

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INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

XI. EXPLANATIONS ON SECURITISATION POSITIONS

None.

XII. TRANSACTIONS CARRIED OUT ON BEHALF OF AND FOR THE ACCOUNT OF OTHERS, AND TRUST-BASED TRANSACTIONS

The Bank does not provide purchasing, selling or fund management services on behalf and account of its customers. The Bank does not enter into fiduciary transaction agreements.

XIII. QUALITATIVE DISCLOSURES ON MARKET RISK

The Bank ensures the effective management of market risk and concentration risk arising from market risk components in line with BRSA regulations, considering best practices and in a manner commensurate with the scale, nature and complexity of its activities.

With respect to market risk management, the Bank ensures the implementation of measurement, monitoring, limit-setting, stress testing and scenario analysis activities that are consistent with the structure and complexity of its positions, and the reporting of the related results. The assessment of new products and services in terms of market risk is essential.

Within this framework, at a minimum, the following activities are carried out;

- Daily monitoring of the Bank's accounts and positions exposed to market risk and of market developments affecting the value of such accounts and positions,
- Calculation of the amount subject to market risk arising from the Bank's trading accounts,
- Analysis of the effects of normal and extraordinary upward and downward market movements on the Bank's accounts and positions exposed to market risk,
- Back-testing analyses of internal models used for monitoring purposes in calculations of the amount subject to market risk,
- Regular calculation and monitoring of risk limits relating to market risk.

Within the Bank, the Board of Directors, the Audit Committee and the Chief Executive Officer perform their duties, authorities and responsibilities regarding market risk management within the framework defined by the applicable legislation. All Units, including the Units within the scope of Internal Systems, perform their duties, authorities and responsibilities regarding market risk management in accordance with the Regulation on Banks' Internal Systems and Internal Capital Adequacy Assessment Process and their own internal regulations.

For the purpose of identifying the market risk to which the Bank may be exposed, it is essential that risk measurement and monitoring activities be performed and that their results be considered in the Bank's strategic decision-making process.

Within this framework, at a minimum, the analyses set out below are performed for measurement and monitoring activities.

Under Market Risk, at a minimum:

- Standardised Approach: Applied in accordance with the explanations set out in the Market Risk Reporting Set published by the BRSA.
- Value at Risk Analysis: Performed using Historical Simulation, Parametric, Exponentially Weighted Moving Average (EWMA), or another method deemed appropriate by the Bank.
- Internal Capital Requirement: The capital level required to cover the risks to which the Bank is or may be exposed is calculated using appropriate forward-looking methodologies, taking into account parameters determined by the BRSA and/or the Bank that may affect the Bank's financial strength, together with stress tests and/or scenario analyses related to such parameters.

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INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

XIII. QUALITATIVE DISCLOSURES ON MARKET RISK (Continued)

a) Standardised Approach

		Current Period 30.06.2026	Prior Period 31.12.2025
		Risk-Weighted Assets	Risk-Weighted Assets
	Cash Products		
1	Profit Share Rate Risk (General and Specific)	-	62
2	Equity Risk (General and Specific)	-	-
3	Foreign Exchange Risk	171	47
4	Commodity Risk	28	-
	Options		
5	Simplified Approach	-	-
6	Delta-Plus Method	-	-
7	Scenario Approach	-	-
8	Securitisation	-	-
9	Total	199	109

Pursuant to the Communiqué on Disclosures about Risk Management to Be Announced to the Public by Banks, published by the BRSA in the Official Gazette No. 29511 dated 23 October 2015 and effective as of 31 March 2016, the following tables, which are required to be disclosed quarterly, semi-annually and annually within the scope of the related notes and disclosures, have not been presented as of June 30, 2026 since the Bank applies the Standardised Approach in the calculation of market risk:

- Quantitative disclosures to be made by banks using the Internal Model Approach
- Market Risk RWA (Risk-Weighted Assets) flow statement under the Internal Model Approach Internal Model Approach for the Trading Book
- Comparison of VaR (Value at Risk) estimates with profit/loss

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INFORMATION ON FINANCIAL POSITION AND RISK MANAGEMENT (Continued)

XIV. EXPLANATIONS ON BUSINESS SEGMENTS:

The Bank's operating segments are determined in accordance with its organizational and internal reporting structure and the provisions of TFRS 8 "Operating Segments".

The Bank operates in the fields of individual, corporate/entrepreneurial banking, treasury/investment banking.

Table on activity segmentation

Current Period 1 January – 30 June 2026	Retail Banking	Corporate/ Commercial banking	Treasury/ investment banking	Other/ Unallocated	Total
OPERATING INCOME/EXPENSES					
Profit Share Income	1,075	-	812	-	1,887
Profit Share Expenses	(2,168)	(317)	(31)	-	(2,516)
Net Profit Share Income / (Expense)	(1,093)	(317)	781	-	(629)
Net Fees and Commission Income/Expenses	1,204	-	-	-	1,204
Trading Profit / (Loss)	-	-	1,228	-	1,228
Other Operating Income	210	-	-	-	210
Expected Credit Loss Provisions	(968)	-	-	-	(968)
Other Expenses	-	-	-	(2,437)	(2,437)
Net Operating Profit / (Loss) (I)	(647)	(317)	2,009	(2,437)	(1,392)
Tax Provision (II)	-	-	-	(497)	(497)
Net Profit / (Loss) for the Period (I-II)	(647)	(317)	2,009	(1,940)	(895)
SEGMENT ASSETS					
Other Assets	9,044	-	15,106	5,782	29,932
TOTAL SEGMENT ASSETS	9,044	-	15,106	5,782	29,932
SEGMENT LIABILITIES					
Other Liabilities	15,889	1,820	-	5,101	22,810
Shareholders' equity	-	-	-	7,122	7,122
TOTAL SEGMENT LIABILITIES	15,889	1,820	-	12,223	29,932

Prior Period 1 January – 30 June 2025	Retail Banking	Corporate / Commercial banking	Treasury/ investment banking	Other/ Unallocated	Total
OPERATING INCOME/EXPENSES					
Profit Share Income	323	-	326	-	649
Profit Share Expenses	(1,261)	(150)	(13)	-	(1,424)
Net Profit Share Income / (Expense)	(938)	(150)	313	-	(775)
Net Fees and Commission Income/Expenses	82	-	-	-	82
Trading Profit / (Loss)	-	-	1,080	-	1,080
Other Operating Income	111	-	-	-	111
Expected Credit Loss Provisions	(236)	-	-	-	(236)
Other Expenses	-	-	-	(1,501)	(1,501)
Net Operating Profit / (Loss) (I)	(981)	(150)	1,393	(1,501)	(1,239)
Tax Provision (II)	-	-	-	(446)	(446)
Net Profit / (Loss) for the Period (I-II)	(981)	(150)	1,393	(1,055)	(793)
SEGMENT ASSETS (*)					
Other Assets	5,905	-	13,289	4,084	23,278
TOTAL SEGMENT ASSETS	5,905	-	13,289	4,084	23,278
SEGMENT LIABILITIES					
Other Liabilities	14,109	2,753	-	2,794	19,656
Shareholders' equity	-	-	-	3,622	3,622
TOTAL SEGMENT LIABILITIES (*)	14,109	2,753	-	6,416	23,278

(*) Includes figures as of 31.12.2025.

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SECTION FIVE

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO ASSETS

1.a) Cash and balances with the Central Bank of Republic of Türkiye

	Current Period 30.06.2026			Prior Period 31.12.2025		
	TRY	FC	Total	TRY	FC	Total
Cash / Cash on Hand	-	-	-	-	-	-
Central Bank of the Republic of Türkiye	653	1,855	2,508	1,677	542	2,219
Others	-	-	-	-	-	-
Total	653	1,855	2,508	1,677	542	2,219

1.a.1) Explanations on Reserve Requirements

Banks established in Türkiye or operating in Türkiye by opening branches are subject to the Communiqué No. 2013/15 of the Central Bank of the Republic of Türkiye on Required Reserves. Based on the accounting standards and recording scheme to which banks are subject, the items specified in the communiqué constitute their liabilities subject to reserve requirements, with the exception of their obligations to the Central Bank of the Republic of Türkiye, the Treasury, domestic banks, and the headquarters and branches of banks established by international agreement in Türkiye.

Banks maintain required reserves at the Central Bank of the Republic of Türkiye for Turkish Lira and foreign currency liabilities specified in the aforementioned communiqué. The maintenance of required reserves starts on the second Friday following the liability calculation date and continues for 14 days. Required reserves may be held at the Central Bank of the Republic of Türkiye in Turkish Lira, USD, EUR, and standard gold in accordance with the “Communiqué on Required Reserves.” As of June 30, 2026, required reserve ratios applied are between 3% and 40% (22% to 40% for accounts with exchange rate protection support) for Turkish Lira participation funds and other liabilities depending on maturity structure, between 0% and 30% for foreign currency participation funds and other liabilities depending on maturity structure, and between 26% and 30% for precious metal deposit accounts depending on maturity structure. The additional required reserve ratio for foreign currency participation funds (excluding participation funds of foreign banks and precious metal deposit accounts) is 2.5%.

b. Balances with the Central Bank of Türkiye

	Current Period 30.06.2026			Prior Period 31.12.2025		
	TRY	FC	Total	TRY	FC	Total
Demand Free Account	653	-	653	1,677	-	1,677
Time Free Account	-	-	-	-	-	-
Time Restricted Account	-	1,855	1,855	-	542	542
Total	653	1,855	2,508	1,677	542	2,219

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

2. Information on banks and another financial institution

	Current Period 30.06.2026			Prior Period 31.12.2025		
	TRY	FC	Total	TRY	FC	Total
Banks						
Domestic	63	129	192	14	298	312
Foreign	-	587	587	-	248	248
Headquarters and branches abroad	-	-	-	-	-	-
Total	63	716	779	14	546	560

Information on foreign banks account

	Unrestricted Amount		Restricted Amount	
	Current Period 30.06.2026	Prior Period 31.12.2025	Current Period 30.06.2026	Prior Period 31.12.2025
EU Countries	521	170	-	-
USA and Canada	66	78	-	-
OECD Countries (*)	-	-	-	-
Off-shore Banking Regions	-	-	-	-
Other	-	-	-	-
Total	587	248	-	-

(*) EU countries, OECD countries other than the US and Canada.

3. Information on financial assets at fair value through profit and loss

	Current Period 30.06.2026	Prior Period 31.12.2025
Financial Assets at Fair Value Through Profit or Loss	3,914	2,780
Other Profit Share Income and Income Rediscounts	-	1
Value Decline Provision (-)	-	-
Fair Value Differences	-	-
Debt Securities	-	-
Total (*)	3,914	2,781

(*) TRY 3,229 of the related amount consists of mutual fund participation certificates, while the remaining TRY 685 consists of lease certificate balances (December 31, 2025: TRY 2,104 of the related amount consisted of mutual fund participation certificates, while the remaining TRY 677 consisted of lease certificate balances).

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

4. Financial Assets at Fair Value Through Other Comprehensive Income

a) Disclosures on financial assets at fair value through other comprehensive income that are subject to repurchase agreements or provided/blocked as collateral

There are no financial assets at fair value through other comprehensive income that are subject to repurchase agreements. On the other hand, the market value of the assets provided as collateral amounts to TRY 4,643 (December 31, 2025: TRY 4,093).

b) Information on financial assets at fair value through other comprehensive income

	Current Period 30.06.2026	Prior Period 31.12.2025
Government Debt Securities	4,069	4,458
Financial Assets at Fair Value Through Other Comprehensive Income	3,894	4,183
Other Dividend and Income Accruals	161	122
Provision for Impairment (-)	32	4
Fair Value Differences	46	157
Other Financial Assets	20	20
Other Financial Assets at Fair Value Through Other Comprehensive Income	-	-
Other Dividend and Income Accruals	-	-
Provision for Impairment (-)	-	-
Fair Value Differences	-	-
Debt Securities	20	20
Total	4,089	4,478

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

5. Derivative Financial Assets

a. Table of the portion of derivative financial assets whose fair value difference is reflected in profit or loss

	Current Period 30 June 2026		Prior Period 31 December 2025	
	TRY	FC	TRY	FC
Forward Currency Trading Transactions	33	-	28	-
Total	33	-	28	-

6. Information related to loans

a) Information on the balances of all types of loans or advances extended to the Bank's shareholders and employees

	Current Period 30 June 2026		Prior Period 31 December 2025	
	Cash	Non-Cash	Cash	Non-Cash
Direct Loans Extended to the Bank's Shareholders	-	-	-	-
Loans Extended to Corporate Shareholders	-	-	-	-
Loans Extended to Individual Shareholders	-	-	-	-
Indirect Loans Extended to the Bank's Shareholders	-	-	-	-
Loans Extended to the Bank's Employees	8	-	1	-
Total	8	-	1	-

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans (Continued)

b) Information about the Standard loans and loans under close monitoring and loans under close monitoring that have been restructured

Current Period 30 June 2026				
		Loans Under Close Monitoring		
			Restructured Loans	
Cash Loans	Standard Loans and Other Receivables	Loans Not Subject to Restructuring	Loans with Revised Contract Terms	Refinance
Loans	10,596	915	548	-
Export Loans	-	-	-	-
Import Loans	-	-	-	-
Corporation Loans	-	-	-	-
Consumer Loans	1,707	599	69	-
Credit Cards	8,889	316	479	-
Loans Extended to Financial Sector	-	-	-	-
Other	-	-	-	-
Other Receivables	-	-	-	-
Total	10,596	915	548	-

Prior Period 31 December 2025				
		Loans Under Close Monitoring		
			Restructured Loans	
Cash Loans	Standard Loans and Other Receivables	Loans Not Subject to Restructuring	Loans with Revised Contract Terms	Refinance
Loans	6,601	226	128	334
Export Loans	-	-	-	-
Import Loans	-	-	-	-
Corporation Loans	-	-	-	-
Consumer Loans	1,018	199	45	59
Credit Cards	5,583	27	83	275
Loans Extended to Financial Sector	-	-	-	-
Other	-	-	-	-
Other Receivables	-	-	-	-
Total	6,601	226	128	334

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to Loans (Continued)

b) Information about the Standard loans and loans under close monitoring and loans under close monitoring that have been restructured (Continued)

	Current Period 30.06.2026		Prior Period 31.12.2025	
	Performing Loans	Loans Under Close Monitoring	Performing Loans	Loans Under Close Monitoring
General Provisions				
General Provisions	164	27	96	25

	Current Period 30.06.2026		Prior Period 31.12.2025	
	Performing Loans and Other Receivables	Loans Under Close Monitoring and Other Receivables	Performing Loans and Other Receivables	Loans Under Close Monitoring and Other Receivables
Number of Modifications for Extension of the Payment Plan				
Extended Once or Twice	-	548	-	462
Extended Three, Four or Five Times	-	-	-	-
Extended More Than Five Times	-	-	-	-
Total	-	548	-	462

	Current Period 30.06.2026		Prior Period 31.12.2025	
	Performing Loans and Other Receivables	Loans Under Close Monitoring and Other Receivables	Performing Loans and Other Receivables	Loans Under Close Monitoring and Other Receivables
Extension Period through Payment Plan Modification				
0-6 Months	-	548	-	462
6-12 Months	-	-	-	-
1-2 Years	-	-	-	-
2-5 Years	-	-	-	-
5 Years and Over	-	-	-	-
Total	-	548	-	462

c) Distribution of cash loans by maturity structure

Not prepared for the interim period in accordance with Article 25 of the Communiqué on Financial Statements to be Publicly Disclosed by Banks and the Related Disclosures and Footnotes.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans (Continued)

d) Information on consumer loans, retail credit cards, personnel loans and personnel credit cards

Current Period 30 June 2026	Short-Term	Medium and Long Term	Total
Consumer Loans – TRY	1,254	1,113	2,367
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	1,254	1,113	2,367
Consumer Loans – FC Indexed	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans – FC	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Retail Credit Cards – TRY	9,404	261	9,665
With Installments	-	-	-
Without Installments	9,404	261	9,665
Retail Credit Cards – FC	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
Personnel Loans-TRY	8	-	8
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	8	-	8
Personnel Loans- FC Indexed	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans – FC	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards – TRY	19	-	19
With Installments	-	-	-
Without Installments	19	-	19
Personnel Credit Cards-FC	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
Overdraft Accounts – TRY (real persons)	-	-	-
Overdraft Accounts – FC (real persons)	-	-	-
Total (*)	10,685	1,374	12,059

(*) Profit share rediscount is included in the table.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans (Continued)

d) Information on consumer loans, retail credit cards, personnel loans and personnel credit cards (Continued)

Prior Period 31 December 2025	Short-Term	Medium and Long Term	Total
Consumer Loans – TRY	950	367	1,317
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	950	367	1,317
Consumer Loans – FC Indexed	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Consumer Loans – FC	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Retail Credit Cards – TRY	5,790	163	5,953
With Installments	-	-	-
Without Installments	5,790	163	5,953
Retail Credit Cards – FC	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
Personnel Loans-TRY	4	-	4
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	4	-	4
Personnel Loans- FC Indexed	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans – FC	-	-	-
Real Estate Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards – TRY	15	-	15
With Installments	-	-	-
Without Installments	15	-	15
Personnel Credit Cards-FC	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
Overdraft Accounts – TRY (real persons)	-	-	-
Overdraft Accounts – FC (real persons)	-	-	-
Total (*)	6,759	530	7,289

(*) Profit Share rediscount is included in the table.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans (Continued)

e) Information on commercial instalments loans and corporate credit cards

None. (December 31, 2025: None.)

f) Distribution of loans by customer type

Not prepared for the interim period in accordance with Article 25 of the Communiqué on Financial Statements to be Publicly Disclosed by Banks and the Related Disclosures and Footnotes.

g) Domestic and foreign loans

	Current Period 30 June 2026	Prior Period 31 December 2025
Domestic Loans	12,059	7,289
Foreign Loans	-	-
Total	12,059	7,289

h) Loans granted to subsidiaries and associates

As of June 30, 2026, there are no loans given to subsidiaries and affiliates
(December 31, 2025: None)

i) Information on impairment provisions of Loans (Stage 3)

	Current Period	Prior Period
Loans with Limited Collectability	109	68
Loans with Doubtful Collectability	334	133
Uncollectible Loans	195	24
Total	638	225

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans (Continued)

j) Information on non-performing loans

j.1) Information on non-performing loans and other receivables that have been restructured or are subject to a new repayment plan by the Bank

	III. Group	IV. Group	V. Group
	Loans and Receivables with Limited Collectability	Loans and Receivables with Doubtful Collectability	Uncollectible Loans and Receivables
Current Period			
Gross Amount Before Specific Provisions	108	334	196
Restructured Loans and Receivables	-	-	-
Prior Period			
Gross Amount Before Specific Provisions	67	132	26
Restructured Loans and Receivables	-	-	-

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans (Continued)

j. Information on non-performing loans

j.2) Information on the movements of total non-performing loans

	Group III: Loans and receivables with limited collectability	Group IV: Loans and receivables with doubtful collectability	Group V: Uncollectible loans and receivables
Current Period 30 June 2026			
Ending balance of prior period	338	264	26
Additions in the current period (+)	1,274	46	6
Transfers from other categories of non-performing loans (+)	-	910	488
Transfers to other categories of non-performing loans (-)	910	488	-
Collections in the current period (-)	160	64	17
Sold Portfolio (-) ^(*)	-	-	307
Corporate and commercial loans	-	-	-
Retail loans	-	-	307
Credit Cards	-	-	-
Other	-	-	-
Ending balance of the current period	542	668	196
Specific provisions (Stage 3) (-)	108	334	196
Net balances on balance sheet	434	334	-

^(*) As of June 30, 2026, the amount of non-performing loans was TRY 1,406. As of June 30, 2026, collections from non-performing loans during the current period amounted to TRY 241, while the amount of non-performing loans derecognised due to sales amounted to TRY 307. As of June 30, 2026, the non-performing loan ratio was 10.4%. Had no non-performing loan sales occurred as of the same date, the ratio would have been 12.4%.

	Group III: Loans and receivables with limited collectability	Group IV: Loans and receivables with doubtful collectability	Group V: Uncollectible loans and receivables
Prior Period 31 December 2025			
Ending balance of prior period	-	-	177
Additions in the current period (+)	1,061	2	1
Transfers from other categories of non-performing loans (+)	-	602	312
Transfers to other categories of non-performing loans (-)	602	312	-
Collections in the current period (-)	121	27	15
Sold Portfolio (-) ^(*)	-	-	452
Corporate and commercial loans	-	-	-
Retail loans	-	-	164
Credit Cards	-	-	288
Other	-	-	-
Ending balance of the current period	338	264	26
Specific provisions (Stage 3) (-)	67	132	26
Net balances on balance sheet	271	132	-

^(*) As of December 31, 2025, the amount of non-performing loans is TRY 628. As of December 31, 2025, collections made from non-performing loans during the current period amount to TRY 162, while disposals due to sales of non-performing loans amount to TRY 452. As of December 31, 2025, the non-performing loan ratio was realized at 7.9%. Had no sale of non-performing loans taken place as of the same date, the ratio would have been at the level of 12.9%.

j.3) Information on non-performing loans arising from foreign currency loans

None (December 31, 2025: None).

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

6. Information related to loans (Continued)

j) Information on non-performing loans

j.4) Gross and net amounts of non-performing loans with respect to user groups

	Group III:	Group IV:	Group V:
	Loans and receivables with limited collectability	Loans and receivables with doubtful collectability	Uncollectible loans and receivables
Current period (Net)	434	334	-
Loans granted to real persons and legal entities (Gross)	542	668	196
Specific provision (-)	108	334	196
Loans to real persons and legal entities (Net)	434	334	-
Banks (Gross)	-	-	-
Specific provision (-)	-	-	-
Banks (Net)	-	-	-
Other loans and receivables (Gross)	-	-	-
Specific provision (-)	-	-	-
Other loans and receivables (Net)	-	-	-
Prior period (Net)	271	132	-
Loans to real persons and legal entities (Gross)	338	264	26
Specific provision (-)	67	132	26
Loans to real persons and legal entities (Net)	271	132	-
Banks (Gross)	-	-	-
Specific provision (-)	-	-	-
Banks (Net)	-	-	-
Other loans and receivables (Gross)	-	-	-
Specific provision (-)	-	-	-
Other loans and receivables (Net)	-	-	-

k. Explanation on liquidation policy of loss-making loans and other receivables

In the enforcement proceedings initiated by the Bank for the purpose of collecting receivables arising from credit transactions, the process of converting the assets of the debtor and those related to the debt and the material collateral constituting the collateral of the Bank's receivables into cash is in progress, and the Bank also carries out the collection and liquidation of its receivables through administrative means.

l. Explanation regarding the asset write-off policy

The bank may write off receivables from the records if the debtor and/or the persons related to the debt have died and the heirs have rejected the inheritance within the legal period, if the collection of the receivable has become legally and/or practically impossible, and if there is no financial liability decision regarding the personnel regarding the receivable in question.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

7. Financial Assets Measured at Amortized Cost

As of June 30, 2026, there are no other financial assets measured at amortized cost (December 31, 2025: None).

8. Information on assets held for sale and discontinued operations

As of June 30, 2026, there are no fixed assets held for sale or discontinued operations (December 31, 2025: None).

9. Information on Associates

As of June 30, 2026, there are no associates (December 31, 2025: None).

10. Information on Subsidiaries

As of June 30, 2026, there are no subsidiaries (December 31, 2025: None).

11. Information on Joint Ventures (Jointly Controlled Partnerships)

As of June 30, 2026, there is no information regarding joint ventures (December 31, 2025: None).

12. Information on Receivables from Leasing Transactions (Net)

As of June 30, 2026, there is no information regarding receivables from leasing transactions (December 31, 2025: None).

13. Disclosures on Hedging Derivative Financial Instruments

As of June 30, 2026, there are no hedging derivative financial instruments (December 31, 2025: None).

14. Disclosures on Investment Property

As of June 30, 2026, there are no investment properties (December 31, 2025: None).

15. Investments in Associates

As of June 30, 2026, there are no investments in associates (December 31, 2025: None).

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

16. Explanations on tangible assets

Not prepared for the interim period in accordance with Article 25 of the Communiqué on Financial Statements to be Publicly Disclosed by Banks and the Related Disclosures and Footnotes.

17. Explanations on intangible assets

Not prepared for the interim period in accordance with Article 25 of the Communiqué on Financial Statements to be Publicly Disclosed by Banks and the Related Disclosures and Footnotes.

- a) Carrying amount of intangible assets subject to restrictions on use or pledged: None.
- b) Amount of commitments given for the acquisition of intangible assets: None.
- c) Intangible assets revalued by asset type: None.
- d) Total amount of research and development expenses recognised as expense during the period, if any: None.
- e) Positive or negative consolidation goodwill arising from subsidiaries included in consolidation: Not applicable with respect to the accompanying unconsolidated financial statements.
- f) Information on goodwill: None (December 31, 2025: None).

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

18. Information on deferred tax asset

The Bank's deferred tax liability of TRY 318 (December 31, 2025: TRY 225) and deferred tax asset of TRY 2,374 (December 31, 2025: TRY 1,739) have been offset. As a result, a net deferred tax asset amounting to TRY 2,056 is recognized in the financial statements (December 31, 2025: TRY 1,514 deferred tax asset).

The deferred tax asset in question is calculated based on the temporary differences created by the assets and liabilities followed in the Bank's records with their book value and their tax base values calculated in accordance with the tax legislation. In the event that the items constituting the temporary differences are followed among equity items, the deferred tax asset/liability calculated based on the temporary differences in question is associated with the relevant equity items.

Deferred Tax Asset Movement Table

	Current Period	Prior Period
As of January 1	1,514	539
Deferred Tax (Expense)/Income	497	1,027
Deferred Tax Recognized Under Equity	45	(52)
Deferred Tax Asset	2,056	1,514

	Deferred Tax Asset / Liability	Deferred Tax Asset / Liability
	30 June 2026	31 December 2025
Provision for Severance Pay	5	5
Premium Provision	20	15
Provision for Permission	8	7
Accumulated Financial Loss	1,849	1,554
Other (*)	492	158
Deferred Tax Asset	2,374	1,739
Revaluation Differences on Fixed Assets	318	225
Deferred Tax Liability	318	225
Net Deferred Tax Asset / (Liability)	2,056	1,514

(*) Other deferred tax assets include TRY 231 related to depreciation of property and equipment and intangible assets, TRY 212 related to prepaid commission expenses and valuation differences, and TRY 49 related to tax assets calculated for other assets.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

18. Information on deferred tax asset (Continued)

The years in which the Company plans to utilize its tax losses for tax purposes are as follows:

	30 June 2026	31 December 2025
2025	-	-
2026	-	-
2027	1,032	1,032
2028	5,132	4,147
2029	-	-
2030	-	-
Total	6,164	5,179

19. If the other active item of the balance sheet exceeds 10% of the balance sheet total, the names and amounts of the sub-accounts that constitute at least 20% of them.

As of the balance sheet date, the Bank's total other assets do not exceed 10% of the balance sheet total.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES

1. a) Information on participation funds

a.1) Information on maturity structure of participation funds

Current Period 30.06.2026	Demand	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 9 Months	Up to 1 Year	1 Year and over	Accumulated profit sharing accounts	Total (*)
I. Real persons current accounts-TRY	1,822	-	-	-	-	-	-	-	1,822
II. Real persons profit sharing accounts TRY	-	1,319	8,893	177	324	71	-	-	10,784
III. Another current accounts-TRY	89	-	-	-	-	-	-	-	89
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	-	-	-	-	-	-	-	-
Other institutions	89	-	-	-	-	-	-	-	89
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
IV. Profit sharing accounts-TRY	-	505	915	235	-	-	-	-	1,655
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	505	713	235	-	-	-	-	1,453
Other institutions	-	-	202	-	-	-	-	-	202
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
V. Real persons current accounts-FC	2,797	-	-	-	-	-	-	-	2,797
VI. Real persons profit sharing accounts-FC	-	125	323	2	-	-	-	-	450
VII. Another current accounts-FC	-	-	-	-	-	-	-	-	-
Commercial residents in Türkiye	-	-	-	-	-	-	-	-	-
Commercial residents in Abroad	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
VIII. Profit sharing accounts- FC	36	7	69	-	-	-	-	-	112
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	36	7	69	-	-	-	-	-	112
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
IX. Precious metal funds	-	-	-	-	-	-	-	-	-
X. Profit sharing accounts special funds - TRY	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
XI. Profit sharing accounts special funds - FC	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
Total (I+II+.... +IX+X+XI)	4,744	1,956	10,200	414	324	71	-	-	17,709

(*) The Bank does not have any 7-day notice deposit accounts or FX-protected deposit accounts.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

1. a) Information on participation funds (Continued)

a.1) Information on the maturity structure of participation funds (Continued)

Prior Period 31.12.2025	Demand	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 9 Months	Up to 1 Year	1 Year and over	Accumulated profit sharing accounts	Total (*)
I. Real persons current accounts-TRY	1,306	-	-	-	-	-	-	-	1,306
II. Real persons profit sharing accounts TRY	-	9,356	1,351	118	-	40	-	-	10,865
III. Another current accounts-TRY	38	-	-	-	-	-	-	-	38
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	-	-	-	-	-	-	-	-
Other institutions	35	-	-	-	-	-	-	-	35
Commercial and other institutions	3	-	-	-	-	-	-	-	3
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
IV. Profit sharing accounts-TRY	-	2,267	223	51	-	50	-	-	2,591
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	344	223	51	-	50	-	-	668
Other institutions	-	1,923	-	-	-	-	-	-	1,923
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
V. Real persons current accounts-FC	1,523	-	-	-	-	-	-	-	1,523
VI. Real persons profit sharing accounts-FC	-	362	22	31	-	-	-	-	415
VII. Another current accounts-FC	-	-	-	-	-	-	-	-	-
Commercial residents in Türkiye	-	-	-	-	-	-	-	-	-
Commercial residents in Abroad	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
Central Bank of Republic of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
VIII. Profit sharing accounts- FC	-	123	-	-	-	-	-	-	123
Public sector	-	-	-	-	-	-	-	-	-
Commercial sector	-	85	-	-	-	-	-	-	85
Other institutions	-	38	-	-	-	-	-	-	38
Commercial and other institutions	-	-	-	-	-	-	-	-	-
Banks and participation banks	-	-	-	-	-	-	-	-	-
IX. Precious metal funds	-	-	-	-	-	-	-	-	-
X. Profit sharing accounts special funds - TRY	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
XI. Profit sharing accounts special funds - FC	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
Total (I+II+.... +IX+X+XI)	2,867	12,108	1,596	200	-	90	-	-	16,861

(*) The Bank does not have any 7-day notice deposit accounts or FX-protected deposit accounts.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

1. a) Information on participation funds (Continued)

a.2) Information's on current and profit share accounts that are in the scope of Saving Deposit/Saving Deposit Insurance Fund

i. Information on the current and participation accounts of real persons who are covered by insurance for participation banks and exceed the insurance limit, which are not subject to commercial transactions

	Covered Under Insurance	Covered Under Insurance	Exceeding the Insurance Limit	Exceeding the Insurance Limit
	Current Period 30.06.2026	Prior Period 31.12.2025	Current Period 30.06.2026	Prior Period 31.12.2025
Real persons current and profit-sharing accounts that are not subject to commercial activities	6,955	6,017	8,909	8,143
TRY accounts	5,070	5,005	7,535	7,165
FC accounts	1,885	1,012	1,374	978
Foreign branches' deposits under foreign authorities' insurance	-	-	-	-
Off-shore banking regions' under foreign authorities' insurance	-	-	-	-

Participation funds in Turkish Lira or foreign currency through special current accounts and participation accounts opened in the name of real or legal persons at participation banks (excluding those opened in overseas branches) are protected by the Savings Deposit Insurance Fund (SDIF) within the scope of the Banking Law No. 5411, published in the Official Gazette dated 1 November 2005 and numbered 25983 (reiterated), provided that the total principal and profit share amount per person does not exceed TRY 950.

ii. Disclosure of whether non-commercial special current accounts of real persons held at the Turkish branch of a bank headquartered abroad are covered by deposit insurance in the country where the head office is located:

The Bank is headquartered in Türkiye.

iii. Participation fund of real persons who are not covered by deposit insurance

	Current Period 30.06.2026	Prior Period 31.12.2025
Foreign branches' profit-sharing accounts and other accounts	-	-
Profit sharing accounts and other accounts of controlling shareholders and profit-sharing accounts of their mother, father, spouse, children in care	678	615
Profit sharing account and other accounts of President and Members of Board of Directors, CEO and Vice Presidents and profit-sharing accounts of their mother, father, spouse and children in care	272	121
Profit sharing account and other accounts in scope of the property holdings derived from crime defined in article 282 of Turkish Criminal Law No:5237 dated 26 September 2004	-	-
Profit sharing accounts in participation banks which are established in Türkiye in order to engage in offshore banking activities solely	-	-

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

2. Information on funds borrowed

1.1 Information on banks and other financial institutions

None. (December 31, 2025: None)

1.2 Presentation of borrowings by remaining maturities

None. (December 31, 2025: None)

3. Information on funds obtained from money market transactions

None. (December 31, 2025: None)

4. Issued securities

None (December 31, 2025: None)

5. Information on financial liabilities at fair value through profit or loss

None (December 31, 2025: None)

6. Information on derivative financial liabilities

As of June 30, 2026, there are no derivative financial liabilities (December 31, 2025: None).

7. Information on finance lease payables

	Current Period	Prior Period
	30 June 2026	31 December 2025
Less than 1 year	45	58
1 to 5 years	15	26
Total	60	84

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

8. Information on provisions

a) Foreign currency-indexed loans and principal loss provisions due to exchange rate decreases for financial lease receivables

None (December 31, 2025: None).

b) Expected credit loss provisions for non-cash loans that have not been indemnified or converted into cash

None (December 31, 2025: None).

c) Information on other provisions

Other provisions consist of TRY 80 allocated for employee bonus provisions and other provision amounts (December 31, 2025: other provisions consist of TRY 123 for employee bonuses, TRY 579 for employee special share awards, and other provision amounts).

d) Information on provisions for employee benefits

The Bank recognizes its liabilities regarding severance pay and leave entitlements in accordance with the provisions of TAS 19 "Turkish Accounting Standard for Employee Benefits" and has calculated its liabilities arising from future severance and notice payments based on their net present value and reflected them in the financial statements. As of June 30, 2026, a provision of TRY 25 for unused vacation (December 31, 2025: TRY 22) and TRY 16 for severance pay (December 31, 2025: TRY 16) have been recorded under the Provision for Employee Benefits account in the financial statements.

Using the actuarial method, the Bank calculates and recognizes the severance pay provision in accordance with the TAS 19 - Employee Benefits standard.

The following actuarial assumptions, calculated using the Bank's internal parameters, were used in the calculation of total liabilities.

	Current Period 30.06.2026	Prior Period 31.12.2025
Discount Rate (%)	4.99%	4.99%
Inflation	21.06%	21.06%

Movement of the provision for severance pay on the balance sheet:

	Current Period 30.06.2026	Prior Period 30.06.2025
Balance at the beginning of the period	16	10
Provisions recognized during the period	13	7
Paid during the period	(3)	-
Actuarial loss / gain	(10)	(1)
Balances at the end of the period	16	16

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

9. Explanations on current tax liability

a) Information on tax provisions

As of June 30, 2026, the Bank has no corporate tax debt. (December 31, 2025: None).

b) Information on taxes payable

	Current Period 30.06.2026	Prior Period 31.12.2025
Corporate Tax Payable	-	-
Securities Capital Will Tax	190	74
Real Property Income Tax	-	-
Banking Insurance Transaction Tax (BITT)	52	32
Foreign Exchange Transactions Tax	1	1
Value Added Tax Payable	14	8
Income Tax Payable	12	17
Other	9	5
Total	278	137

c) Information on premiums

	Current Period 30.06.2026	Prior Period 31.12.2025
Social Insurance Premiums-Employee	16	14
Social Insurance Premiums-Employer	19	23
Unemployment insurance-Employee	1	1
Unemployment insurance-Employer	3	2
Total	39	40

10. Information on deferred tax liability

As of June 30, 2026, deferred tax has been netted in the balance sheet at TRY 2,056 (December 31, 2025: TRY 1,514). Deferred tax assets amount to TRY 2,374 (December 31, 2025: TRY 1,739), while deferred tax liabilities amount to TRY 318 (December 31, 2025: TRY 225).

11. Information on fixed asset liabilities related to discontinued operations held for sale

The Bank does not have any fixed asset debt related to discontinued operations held for sale (December 31, 2025: None).

12. Information on subordinated loans

The Bank has no subordinated loans (December 31, 2025: None).

13. If the other liabilities item of the balance sheet exceeds 10% of the balance sheet total, the names and amounts of sub-accounts that make up at least 20% of them

As of the balance sheet date, the Bank's total other liabilities do not exceed 10% of the balance sheet total.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued)

14. Information on shareholders' equity

a. Presentation of paid-in capital

	Current Period	Prior Period
Common shares	10,500	6,000
Preference shares	-	-

b. Amount of paid-in capital, disclosure on whether the Bank applies the registered share capital system, and, if so, the ceiling amount of the registered share capital:

None (December 31, 2025: None).

c. Information on the share capital increases during the period and their sources, other information on increased capital shares in the current period

Following the General Assembly held on January 5, 2026, the Bank's share capital was increased from TRY 6,000 to TRY 10,500 and the related capital increase was published in the Official Gazette dated February 11, 2026.

Date of Increase	Amount of Increase (TRY)	Cash (TRY)	Retained Earnings Subject to the Increase (TRY)
05.01.2026	4,500	4,500	-

d. Information on share capital increases from capital reserves during the current period

None (December 31, 2025: None).

e. Capital commitments up to the end of the last financial year and the following interim period, the general purpose of these commitments and the estimated resources required for these commitments

None (December 31, 2025: None).

f. Possible effect of estimations made for the Bank's revenues, profitability and liquidity on equity considering prior period indicators and uncertainties

There is no uncertainty in the Bank's previous period indicators regarding profitability and liquidity (December 31, 2025: None).

g. Summary of privileges given to shares representing the capital

As of June 30, 2026, there are no preferred shares (December 31, 2025: None).

h. Disclosure of any other accumulated comprehensive income or expense to be reclassified in profit or loss

As of June 30, 2026, the amount of accumulated other comprehensive loss to be reclassified to profit or loss is TRY 4 (December 31, 2025: TRY 117).

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NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

III. EXPLANATIONS AND NOTES RELATED TO OFF-BALANCE SHEET ACCOUNTS

1. Explanations of the liabilities in the off-balance sheet accounts

a. Types and amounts of irrevocable commitments

	Current Period 30 June 2026	Prior Period 31 December 2025
Forward Asset Purchase and Sales Commitments	-	42
Loan Commitments Guaranteed for Disbursement	-	-
Payment Commitments for Checks	-	-
Tax and Fund Liabilities Arising from Export Commitments	-	-
Credit Card Spending Limit Commitments	57,030	46,812
Other Irrevocable Commitments	-	-
Promotion Implementation Commitments for Credit Card and Banking Services	-	-
Total	57,030	46,854

b. Types and amounts of probable losses and obligations arising from off-balance sheet items including below items

There is no provision for possible losses arising from the off-balance sheet account items (December 31, 2025: None).

b.1) Non-cash loans including guarantees, bank acceptances, collaterals and others that are accepted as financial commitments and other letter of credits

None (December 31, 2025: None).

b.2) Revocable, irrevocable guarantees and other similar commitments and contingencies

None (December 31, 2025: None).

b.3) Total amount of non-cash loans:

None (December 31, 2025: None).

c. Information on sector-based risk concentration in non-cash loans:

None (December 31, 2025: None).

d. Information on non-cash loans classified in Stage I and II:

None (December 31, 2025: None).

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NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

III. EXPLANATIONS AND NOTES RELATED TO OFF-BALANCE SHEET ACCOUNTS (Continued)

2. Explanations on derivative transactions

	Current Period	Prior Period
Types of trading transactions		
Foreign exchange derivative transactions (I)	5,754	5,557
Forward exchange transactions	2,903	2,815
Swap currency transactions	2,851	2,742
Futures currency transactions	-	-
Currency transactions	-	-
Profit share derivative transactions (II):	-	-
Forward dividend contract transactions	-	-
Swap dividend transactions	-	-
Profit share transactions	-	-
Futures dividend transactions	-	-
Other derivative transactions for trading purposes (III)	-	-
A. Total trading derivative transactions (I+II+III)	5,754	5,557
Types of derivative transactions for hedging purposes		
For hedging purposes against fair value change risk	-	-
For hedging purposes against cash flow risk	-	-
B. Total hedging derivative transactions	-	-
Total of derivative transactions (A+B)	5,754	5,557

3. Disclosures on loan types and the related risks:

None (December 31, 2025: None)

4. Disclosures on contingent liabilities and assets:

Provisions are recognized based on available data for transactions that may affect the financial position; where such data is not available, provisions are made based on estimates.

As the Bank has not issued any cheques to its customers, it does not have any payment obligations arising therefrom (December 31, 2025: None).

As of the balance sheet date, apart from the above, there are no contingent liabilities arising from past events that are probable and can be measured reliably.

5. Disclosures on services provided on behalf of and for the account of others:

None (December 31, 2025: None.).

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IV. EXPLANATIONS AND NOTES RELATED TO THE PROFIT OR LOSS STATEMENT

1. Explanations on Profit Share Income

a) Information on profit share received from loans

	Current Period 30 June 2026		Prior Period 30 June 2025	
	TRY	FC	TRY	FC
Income from Profit Share on Loans	1,075	-	328	-
From Short-Term Loans	984	-	325	-
From Medium and Long-Term Loans	91	-	3	-
Income from Profit Share on Non-Performing Receivables	-	-	-	-
Premiums Received from the Resource Utilization Support Fund	-	-	-	-
Total	1,075	-	328	-

b) Information on profit share received from banks

	Current Period 30.06.2026		Prior Period 30.06.2025	
	TRY	FC	TRY	FC
From the Central Bank of the Republic of Türkiye	-	-	-	-
From Domestic Banks	-	-	3	-
From Foreign Banks	-	-	-	-
From Foreign Head Offices and Branches	-	-	-	-
Total		-	3	-

c) Information on Income Earned from Required Reserves

Income earned from required reserves amounted to TRY 246 (June 30, 2025: TRY 64).

d) Income from money market transactions

Income from money market transactions amounts to TRY 45 (June 30, 2025: TRY 45).

e) Information on profit share income from securities portfolio:

	Current Period 30.06.2026		Prior Period 30.06.2025	
	TRY	FC	TRY	FC
Financial Assets at Fair Value Through Profit or Loss	-	1	-	1
Financial assets at Fair Value Through Other Comprehensive Income	334	92	99	76
Financial Assets Measured with Amortized Costs	-	-	-	-
Total	334	93	99	77

f) Other profit share income

Of the total other profit share income amounting to TRY 94 (June 30, 2025: TRY 33), TRY 50 (June 30, 2025: TRY 11) consists of penalty income from overdue individual credit card payments.

g) Information on profit share income from associates and subsidiaries

None (June 30, 2025: None).

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO THE PROFIT OR LOSS STATEMENT (Continued)

2. Information on Profit Share Expenses

a. Profit Shares Distributed to Participation Accounts

Breakdown of profit shares paid to participation accounts based on maturity structure

Current Period 30 June 2026	Participation Accounts					
Account Name	1 Month	3 Month	6 Month	1 Year	More than 1 year	Total
TRY						
Participation Funds from Banks through Special Current and Participation Accounts	-	-	-	-	-	-
Non-Commercial Participation Account of Natural Persons	952	884	134	66	-	2,036
Public Institutions Participation Account	-	-	-	-	-	-
Commercial Institutions Participation Account	99	65	13	39	-	216
Other Institutions Participation Account	95	5	-	-	-	100
Total	1,146	954	147	105	-	2,352
Foreign Currency						
Banks	-	-	-	-	-	-
Non-Commercial Participation Accounts of Natural Persons	1	8	-	-	-	9
Public Institutions Participation Accounts	-	-	-	-	-	-
Commercial Institutions Participation Accounts	-	1	-	-	-	1
Other Institutions Participation Accounts	-	-	-	-	-	-
Precious Metal Warehouse	-	-	-	-	-	-
Total	1	9	-	-	-	10
Grand Total	1,147	963	147	105	-	2,362

Prior Period 30 June 2025	Participation Accounts					
Account Name	1 Month	3 Month	6 Month	1 Year	More than 1 year	Total
TRY						
Participation Funds from Banks through Special Current and Participation Accounts	-	-	-	-	-	-
Non-Commercial Participation Account of Natural Persons	244	737	281	-	-	1,262
Public Institutions Participation Account	-	-	-	-	-	-
Commercial Institutions Participation Account	3	26	7	-	-	36
Other Institutions Participation Account	39	32	42	-	-	113
Total	286	795	330	-	-	1,411
Foreign Currency						
Banks	-	-	-	-	-	-
Non-Commercial Participation Accounts of Natural Persons	-	-	-	-	-	-
Public Institutions Participation Accounts	-	-	-	-	-	-
Commercial Institutions Participation Accounts	-	-	-	-	-	-
Other Institutions Participation Accounts	-	-	-	-	-	-
Precious Metal Warehouse	-	-	-	-	-	-
Total	-	-	-	-	-	-
Grand Total	286	795	330	-	-	1,411

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO THE PROFIT OR LOSS STATEMENT (Continued)

b. Profit Share Expense on Funds Borrowed

	Current Period 30 June 2026		Prior Period 30 June 2025	
	TRY	FC	TRY	FC
Banks	18	-	1	-
Central Bank of the Republic of Türkiye	-	-	-	-
Domestic Banks	18	-	1	-
Foreign Banks	-	-	-	-
Foreign Head Offices and Branches	-	-	-	-
Other Institutions	-	-	-	-
Total	18	-	1	-

c. Profit Shares Paid for Money Market Transactions

As of June 30, 2026, profit shares paid on money market transactions amount to TRY 123 (June, 30 2025: None).

d. Profit Shares Paid on Issued Securities

None (June 30, 2025: None)

e. Lease Profit Share Expenses

As of June 30, 2026, lease profit share expenses amount to TRY 13 (June 30, 2025: TRY 12).

f. Other Profit Share Expenses

None (June 30, 2025: None)

3. Disclosures on Dividend Income

None. (June 30, 2025: None)

4. Information on trading income/loss (Net)

	Current Period 30.06.2026	Prior Period 30.06.2025
Profit	7,207	2,896
Gain on capital market transactions	449	330
Gain on derivative financial instruments	847	951
Foreign exchange profit	5,911	1,615
Loss (-)	5,979	1,816
Losses on capital market transactions	-	-
Losses on derivative financial instruments	837	934
Foreign exchange losses	5,142	882
Net	1,228	1,080

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO THE PROFIT OR LOSS STATEMENT
(Continued)

5. Other operating income

As of June 30, 2026, other operating income amounts to TRY 210 (June 30, 2025: TRY 111).

6. Loan Provisions

	Current Period	Prior Period
Specific Provisions	843	208
Provisions for Loans with Limited Collectability	41	90
Provisions for Doubtful Loans	324	105
Provisions for Loans Classified as Loss	478	13
General Provisions	125	28
Impairment Provisions for Securities	-	-
Financial Assets at Fair Value Through Profit or Loss	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-
Impairment Provisions for Associates, Subsidiaries and Jointly Controlled Entities	-	-
Associates	-	-
Subsidiaries	-	-
Jointly Controlled Entities	-	-
Other	-	-
Total	968	236

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO THE PROFIT OR LOSS STATEMENT
(Continued)

7. Information on other operating income

	Current Period 30.06.2026	Prior Period 30.06.2025
Amortization Expenses of Intangible Fixed Assets	212	87
Provision for Severance Pay and Unused Leave	-	-
Provision for Deficits of the Bank's Social Security Fund Assets	-	-
Depreciation Expenses of Tangible Fixed Assets	26	18
Impairment Expenses of Tangible Fixed Assets	-	-
Impairment Expenses of Intangible Fixed Assets	-	-
Impairment Expense of Goodwill	-	-
Impairment Expense of Investments Accounted for Using the Equity Method	-	-
Impairment Expenses of Assets Held for Sale	-	-
Depreciation Expenses of Assets Held for Sale	-	-
Impairment Expenses of Non-Current Assets Held for Sale and Discontinued Operations	-	-
Other Operating Expenses	935	688
<i>Advertising and Promotion Expenses</i>	242	249
<i>Computer Software and Hardware Expenses</i>	265	102
<i>Outsourcing Expenses</i>	172	62
<i>Communication Expenses</i>	74	43
<i>Audit and Consultancy Expenses</i>	66	26
<i>Maintenance and Repair Expenses</i>	1	2
<i>Other Expenses</i>	115	204
Losses on Sale of Assets	-	-
Other (*)	424	129
Total	1,597	922

(*) Other expenses consist of TRY 189 of credit card expenses, TRY 76 of taxes and duties, TRY 41 of Credit Bureau inquiry expenses, TRY 32 of SDIF expenses and TRY 86 of other expenses (June 30, 2025: Other expenses consisted of TRY 36 of credit card expenses, TRY 15 of taxes and duties, TRY 18 of Credit Bureau inquiry expenses, TRY 11 of SDIF expenses and TRY 49 of other expenses).

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. EXPLANATIONS AND NOTES RELATED TO THE PROFIT OR LOSS STATEMENT (Continued)

8. Statement on continued operations and discontinued operations profit / loss before tax

As of June 30, 2026, the Bank has no suspended operations. The content of the pre-tax profit/loss amount for its ongoing activities is given below:

	Current Period 30.06.2026	Prior Period 30.06.2025
Net Profit Share Income/Expenses	(629)	(775)
Net Fees and Commission Income/Expenses	1,204	82
Trading Income/Loss (Net)	1,228	1,080
Loan Provisions (-)	(968)	(236)
Other Operation Incomes	-	-
Other Provisions (-)	210	111
Personnel Expenses (-)	(840)	(579)
Other Operation Expenses (-)	(1,597)	(922)
Pre-Tax Profit/Loss from Sustained Operations	(1,392)	(1,239)

9. Explanations on the tax provision for the continued operations and discontinued operations

The Bank's total tax provision income amounted to TRY 497 as of June 30, 2026 (June 30, 2025: TRY 446), all of which consists of deferred tax income.

10. Explanations on the net profit/loss of the period of continued operations and discontinued operations

The Bank's net loss from continuing operations was TRY 895 (June 30, 2025: TRY 793 net loss).

11. Information's on net income/loss for the period

- a. If the disclosure of the nature, size and recurrence rate of income and expenditure items arising from ordinary banking transactions is necessary to understand the performance of the Bank during the period, the nature and amount of these items**

The Bank uses the resources it collects through equity, domestic current and participation accounts in loans, securities and interbank transactions. The bank also generates income through other banking transactions.

- b. The effect of a change in an estimate made regarding financial statement items on profit/loss is likely to affect subsequent periods**

As of the balance sheet date, there is no change in the estimates made regarding the financial statement items that require disclosure.

12. Details of sub accounts comprising at least 20% of other items in income statement, exceeding 10% of total income statement:

None (June 30, 2025: None).

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

V. EXPLANATIONS AND NOTES RELATED TO STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

a. Explanations on profit distribution

None (December 31, 2025: None).

b. Explanations on Financial Assets at Fair Value Through Other Comprehensive Income

None (December 31, 2025: None).

c. Profit Reserves

None (December 31, 2025: None).

d. Prior Period Profit or Loss

As of June 30, 2026, the Bank's prior period loss amounts to TRY 2,495 (June 30, 2025: prior period loss of TRY 525).

VI. EXPLANATIONS ON RISK GROUP OF THE BANK

1) a) The volume of transactions related to the risk group of the Bank, the loans and participation funds which have not been completed at the end of the period and the income and expenses related to the period

Current Period

Risk group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and other receivables						
Balance at beginning of period	-	-	1	-	-	-
Balance at end of period	-	-	-	-	8	-
Profit share and commission income	-	-	-	-	-	-

Prior Period

Risk group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and other receivables						
Balance at beginning of period	-	-	-	-	-	-
Balance at end of period	-	-	1	-	-	-
Profit share and commission income	-	-	-	-	-	-

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

VI. EXPLANATIONS ON RISK GROUP OF THE BANK (Continued)

1) b) Information on the Bank's Domestic, Foreign, and Offshore Banking Branches and Foreign Representatives

Information on the Bank's Domestic and Foreign Branches and Representative Offices

	Number of Branches	Number of Employees
Domestic branches (*)	-	1,158
Foreign branches	-	-

(*) The number of employees in domestic branches includes the personnel working at the Head Office, Operations Center, and Regional Offices.

1) c) Information on current and profit-sharing accounts of the Bank's risk group

Risk group of the Bank	Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		Direct and Indirect Shareholders of the Bank		Other Real Persons and Legal Entities Included in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Special Current and Participation Accounts						
Opening Balance	-	-	259	330	121	58
Closing Balance	-	-	678	615	272	121
Profit Share Expense on Participation Accounts	-	-	109	259	-	-

1) d) Information on loans received from the Bank's risk group

None (June 30, 2025: None)

1) e) Explanations on the Bank's branches or associates in domestic, foreign, and offshore banking regions, and its foreign representative offices

None (June 30, 2025: None)

2) Forward and option agreements and other similar agreements with the risk group of the Bank

None (June 30, 2025: None.)

3) Information on the remuneration paid to the bank's senior management

The total amount of benefits provided to the Bank's top management is TRY 623. (June 30, 2025: TRY 105).

VII. SIGNIFICANT EVENTS AND MATTERS ARISING SUBSEQUENT TO BALANCE SHEET DATE

At the Board of Directors meeting held on 11 May 2026, it was resolved to increase the cash capital by TRY 2,100, and the related amount was recorded in the capital accounts during July.

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SECTION SIX

OTHER EXPLANATIONS

I. CREDIT RATINGS RECEIVED BY THE BANK FROM RATING AGENCIES AND EXPLANATIONS RELATED TO THEM

None.

II. OTHER EXPLANATIONS REGARDING THE BANK'S OPERATIONS

None.

III. MATTERS TO BE DISCLOSED REGARDING THE INDEPENDENT AUDITOR'S REPORT

The Bank's publicly disclosed unconsolidated financial statements and notes thereto have been independently audited by Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (A Member Firm of Ernst & Young Global Limited), and the independent auditor's report dated 13 August 2026 is presented preceding the unconsolidated financial statements.

IV. NOTES AND DISCLOSURES PREPARED BY THE INDEPENDENT AUDITOR.

None.

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SECTION SEVEN

EXPLANATIONS ON THE INTERIM ACTIVITY REPORT

Assessment of the Chairman of the Board of Directors:

The second quarter of 2026 was a period characterized by geopolitical developments in the global economy, uncertainty surrounding international trade policies, and increased volatility in financial markets. Ongoing geopolitical tensions in the Middle East and changes in global trade policies exerted pressure on energy and commodity prices, while contributing to continued uncertainty regarding the inflation outlook, growth expectations, and international capital flows. During this period, central banks' continued cautious monetary policy stance led global financial conditions to remain tight.

The Turkish economy, meanwhile, continued its macroeconomic rebalancing process, supported by the ongoing disinflation program and the effects of tight monetary policies. Decisive measures taken to combat inflation, a commitment to fiscal discipline, and policies aimed at strengthening financial stability supported the economic outlook, while creating a healthier and more sustainable foundation for growth in the banking sector.

In the banking sector, a strong capital structure, effective liquidity management, and prudent risk management continued to remain key priorities, while investments in digitalization, artificial intelligence, data analytics, and cybersecurity accelerated the sector's transformation. At the heart of this transformation, which is shaping the future of financial services, we position technology not merely as a driver of operational efficiency, but as a strategic capability that enriches the customer experience, enhances accessibility, and creates a sustainable competitive advantage.

As T.O.M. Participation Bank Inc., we continued to implement our growth strategy with determination during the second quarter of the year, in line with our pioneering vision in digital participation banking. While continuously enhancing the customer experience, offering innovative products and services, strengthening our digital channels, and investing in our technological infrastructure, we remained focused on creating sustainable value without compromising the principles of participation finance. Thanks to our agile organizational structure, robust technological infrastructure, and customer-centric approach, we rapidly adapted to evolving expectations and further strengthened our digital banking ecosystem.

Our strategic objective is to position T.O.M. Participation Bank as one of the leading and benchmark financial institutions in digital participation banking, underpinned by our strong corporate governance framework, sound financial structure, and technology-driven approach. In this regard, we remain firmly committed to providing innovative solutions to our customers' financial needs, promoting financial inclusion, and continuously enhancing our digital ecosystem.

In the period ahead, we will continue to pursue our sustainable growth strategy with the same determination, supported by our strong capital structure, effective risk management approach, and digital-focused business model. Through innovative products and services that we will develop in accordance with the principles of participation finance, we will continue to create long-term value for our customers, shareholders, and all our stakeholders.

On this occasion, I would like to express my sincere gratitude to our customers for their trust and support in our Bank, to our colleagues whose dedicated efforts have contributed to our success, and to our shareholders and all our stakeholders. I would also like to reaffirm my belief that we will continue to add value to our country's economy and financial sector by further strengthening T.O.M. Participation Bank's pioneering position in digital participation banking.

Ahmet Yaşar AYDIN
Chairman of the Board of Directors

T.O.M. KATILIM BANKASI A.Ş.
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EXPLANATIONS ON THE INTERIM ACTIVITY REPORT (CONTINUED)

General Manager's Assessment

In the second quarter of 2026, the Turkish banking sector continued to maintain its strong capital structure and financial resilience amid an economic environment shaped by global developments, the disinflation program, and tight monetary policies. While liquidity management, close monitoring of asset quality, and sustainable profitability remained the sector's key priorities, digital banking, artificial intelligence applications, and data-driven business models emerged among the key determinants of competition. The participation banking sector, meanwhile, continued to expand its customer base and supported its growth through innovative products and services offered via digital channels.

As T.O.M. Participation Bank, we continued our strong performance in the second quarter in line with our sustainable growth objectives. As of the end of the period, with nearly 4 million customers and an active credit card portfolio approaching 1 million, we further strengthened our position as Türkiye's fastest-growing digital participation bank. In line with our commitment to providing our customers with fast, secure, and accessible financial services, we continued to enhance our digital channels and expand our product portfolio.

We regard technology as a key driver of our Bank's growth strategy. During the period, we continued our investments in strengthening our digital infrastructure, streamlining our operational processes, and enhancing the customer experience. By accelerating our initiatives in artificial intelligence and advanced data analytics, we aimed both to increase our operational efficiency and to provide our customers with more personalized and faster financial solutions.

In the period ahead, we aim to further strengthen our leading position in digital participation banking. In line with our investments in technology, customer-centric service approach, and commitment to the principles of participation finance, we will continue to develop innovative products and services, enhance our operational excellence, and create sustainable value for all our stakeholders.

We extend our sincere thanks to our colleagues whose dedication and efforts have contributed to this success, as well as to our customers, shareholders, and all our stakeholders for their trust in our Bank. I would like to express my confidence that T.O.M. Participation Bank will continue its growth journey in digital participation banking with the same determination.

Onur ÖZKAN
General Manager

T.O.M. KATILIM BANKASI A.Ş.
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EXPLANATIONS ON THE INTERIM ACTIVITY REPORT (CONTINUED)

Shareholder Structure

The paid-up capital of T.O.M. Katılım Bankası A.Ş. is TRY 10,500 and this capital is divided into 10,500 shares, each with a nominal value of TRY 1,00. The Chairman of the Board of Directors holds a 1% share, and the Vice Chairman holds a 0.5% share in the Bank. The Members of the Board of Directors, Members of the Audit Committee, the General Manager, and Deputy General Managers do not hold any shares in the Bank.

Title	Share Amount (TRY)	Number of Shares
Ahmet Yaşar AYDIN	7,508	7,508
Star Digital Investments Ltd.	2,625	2,625
Ali Taha AYDIN	105	105
Can ERSÖZ	105	105
Erhan BOSTAN	105	105
Tolga AKAR	52	52
Total	10,500	10,500

Amendments to the Articles of Association in 2026

None.

Major Financial Indicators

Within the Bank's assets, Cash and Cash Equivalents account for 10.98% with TRY 3,287, Financial Assets at Fair Value Through Profit or Loss account for 13.08% with TRY 3,914, Financial Assets at Fair Value Through Other Comprehensive Income account for 13.66% with TRY 4,089, Loans account for 40.29% with TRY 12,059, and Other Assets account for 21.99% with TRY 6,583.

Assets	30 June 2026	31 December 2025
Cash and Cash Equivalents	3,287	4,214
Financial Assets at Fair Value Through Profit or Loss	3,914	2,781
Financial Assets at Fair Value Through Other Comprehensive Income	4,089	4,478
Loans	12,059	7,289
Other Assets	6,583	4,516
Total Assets	29,932	23,278

Within the Bank's liabilities, Participation Funds account for 59.16% with TRY 17,709, Other Liabilities account for 13.89% with TRY 4,157, Equity accounts for 23.79% with TRY 7,122, and the remaining other liability items account for 3.15% with TRY 944.

Liabilities	30 June 2026	31 December 2025
Participation Funds	17,709	16,861
Borrowings from Money Markets	-	-
Other Liabilities	4,157	1,479
Other Payables	944	1,315
Equity	7,122	3,623
Total Liabilities	29,932	23,278

Income and Expenses	30 June 2026	30 June 2025
Net Dividend Income	(629)	(775)
Net Fee and Commission Expenses	1,204	82
Trading Profit/Loss	1,228	1,080
Other Provision Expenses	(968)	(236)
Personnel Expenses	(840)	(579)
Other Operating Income	210	111
Other Operating Expenses	(1,597)	(922)
Profit/Loss Before Tax	(1,392)	(1,239)
Tax Provision	497	446
Net Profit / Loss	(895)	(793)

Ratios (%)	30 June 2026	31 December 2025
Capital Adequacy Ratio	22.03%	12.96%
Equity / Total Assets	0.24%	0.16%

T.O.M. KATILIM BANKASI A.Ş.
NOTES AND DISCLOSURES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise stated.)

EXPLANATIONS ON THE INTERIM ACTIVITY REPORT (CONTINUED)

Expectations for the Period Following the First Six Months of 2026

In the second half of 2026, geopolitical developments in the global economy, uncertainties surrounding international trade policies, trends in energy and commodity prices, and the monetary policies of major central banks will continue to be key determinants of the economic outlook. Geopolitical risks and the cautious outlook for global financial conditions are expected to continue affecting growth expectations and international capital flows.

In the Turkish economy, meanwhile, the continuation of the disinflation process, policies aimed at establishing lasting price stability, fiscal discipline, and measures to strengthen financial stability are expected to continue supporting the economic outlook. Alongside the continued improvement in domestic and external balances, macroeconomic stability is expected to strengthen further.

From the perspective of the banking sector, capital adequacy, asset quality, liquidity management, and sustainable profitability will remain key priorities in the period ahead. In addition, investments in digitalization, data-driven applications, and initiatives focused on enhancing the customer experience will continue to play a decisive role in the sector's transformation.

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